



July 13, 2021

Ms. Tracie Gray, Director  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2022 ACA Rate Filing (Individual Market)  
Filing # 1A-DP-21-HCA (SERFF # HGHM-132820368)

**This constitutes Notice pursuant to Section 707 of the Pennsylvania Right-to-Know Law that the attached Highmark Coverage Advantage (HCA) 2022 Individual Market Rate Filing contains Trade Secret and Confidential Proprietary Information. Therefore, HCA must, prior to the release of any portion of this Filing, be notified of any request by a third party for access to this Filing, and the Trade Secret and/or Confidential Proprietary Information identified by HCA should be redacted before release.**

Dear Ms. Gray:

This Filing includes the Highmark Coverage Advantage (“HCA”, “Company”) Individual Market rates and the supporting rate development for policies with effective dates on or after January 1, 2022.

As a result of the Department’s review of this filing thus far, the following changes have been made to the initial version of the filing:

- Pursuant to the Department’s July 6, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 45% coinsurance rate, and \$100,000 reinsurance cap.
- At the Department’s request, the Company added the prescribed formula for “Change in Morbidity – All Other” factor found in Table 5 of the PAAM Exhibits file.

The remainder of this cover letter and all of the supporting documents have been revised to reflect the changes described above.

**In the event the Department decides to publish this Filing in the PA Bulletin, the company information requested in the Department’s 2022 ACA-Compliant Health Insurance Rate Filing Guidance, Section B, is provided below:**



**Requested Company Information**

1. Company Name & NAIC #: **Highmark Coverage Advantage, NAIC # 15507**
2. Market: **Individual**
3. On or Off Exchange: **The Company anticipates selling plans on and off of the exchange.**
4. Effective date of coverage: **January 1, 2022**
5. Average rate change requested: **2.0% decrease**
6. Range of rate change requested: **(4.7%) to 6.2%**
7. Total additional annual revenue generated from the proposed rate change: **(\$1,437,175)**
8. Product(s): **EPO**
9. Rating Areas and the change from 2021: **Rating Areas 1 and 4**

There are no changes in the covered Rating Areas from the 2021 rate filing. In 2022, the Company intends to offer plans in one additional county of Rating Area 4. Please see the Plan Design Summary for details.

10. Metal Levels and Catastrophic Plans: This filing reflects that the Company anticipates selling the following Metal Levels in the indicated market: **Gold, Silver, Bronze, and Catastrophic**
11. Current number of covered lives as of February 1, 2021: **9,795**
12. Number of plans offered in 2022 and the change this represents from 2021: **16**

The Company offered 15 plans in 2021. For 2022, the Company is offering 6 new plans in the Market and removing 5 plans from the Market.

Please note that inclusion of premium rates in this filing for a given offering should not be construed to mean that the offering will ultimately be made available for sale in the Market. Final offering decisions will be made consistent with and within the timelines set forth in CMS rules and/or ACA regulations.

13. Corresponding contract form #, SERFF and Binder ID#s: **The corresponding SERFF binder number is HGHM-PA22-125107731 affecting the following Company products and forms:**



<b>Product Name / Type</b>	<b>Contract Form &amp; SERFF#</b>
Together Blue EPO	TB/EPO/HCA/DP-2; HGHM-132793491
Together Blue EPO Premier	TB/EPO/Premier/HCA/DP; HGHM-132793496
Together Blue EPO HDHP	TB/EPO/HDHP/HCA/DP-2; HGHM-132793493
Together Blue Catastrophic EPO	TB/CAT/EPO/HCA/DP-2; HGHM-132793504
Together Blue EPO Adult Dental and Vision	TB/EPO/ADV/HCA/DP-2; HGHM-132793526
Together Blue EPO Premier Adult Dental and Vision	TB/EPO/Premier/ADV/HCA/DP; HGHM-132793527
Together Blue Care Advantage EPO Premier	TB/CA/EPO/Premier/HCA/DP; HGHM-132793530
Together Blue Care Advantage EPO Premier Adult Dental and Vision	TB/CA/EPO/Premier/ADV/HCA/DP; HGHM-132793509

14. HIOS Issuer ID # and submission tracking number: **HIOS Issuer ID #79279, Company Filing #1A-DP-21-HCA (SERFF Filing # HGHM-132820368)**

#### **Additional Filing Disclosures**

The Company has submitted all Required Documents stipulated by the Department, including the federal documents related to this filing, in its SERFF submission. In addition to the Required Documents, the Company has submitted a Supplemental Exhibits file containing additional detailed exhibits on items referenced in the PA Actuarial Memorandum. All tables, exhibits, and detail in support of this filing and the PA Actuarial Memorandum have been included in Excel format. To assist in the Department's review, the Excel files have retained their formulas to the extent possible.

#### **Potential for Material Unforeseen Impacts**

Per the Department's guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department's guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk



adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

### **Request for Confidentiality**

Please note that the rates and the supporting rate development contained in this Filing are competitively sensitive, are not in the public domain, and constitute business confidential proprietary/trade secret information that would cause harm to the competitive position of HCA if disclosed to the public.

Public disclosure of any information contained in this Filing would allow HCA competitors to better understand or discover its confidential and proprietary rating, pricing and/or marketing practices, would undermine competition in the Individual market and could have negative consequences for the operation of HCA's business. Therefore, HCA asserts that this Filing, in its entirety, constitutes Trade Secret and Confidential Proprietary Information and should not be disclosed.

It is our understanding that the Department does not intend to publish the confidential & proprietary information contained in this Filing or to otherwise permit this Filing and its confidential information, other than the redacted information and final approved rates, to be disclosed or released.

Furthermore and pursuant to the Pennsylvania Right-to-Know Law ("RTKL"), HCA must be notified prior to release of information contained in this Filing and be given the opportunity to respond to requests for such information. Should the Department receive such request or require the release of information contained in this Filing for its own purposes, HCA asserts its right to release a redacted version of the Filing. In accordance with the RTKL, please contact the HCA RTKL representative identified below prior to release of any information contained in this Filing:

██████████  
RTKL Representative  
Director Privacy & Data Ethics  
Highmark Health  
120 Fifth Avenue, Suite 2114  
Pittsburgh, PA 15222

Furthermore, it should be noted that HCA is equally concerned that even if this information is released in aggregate form, it still may be easy to identify the carrier that submitted it.



Ms. Tracie Gray, Director  
HCA 2022 Individual Market Rates  
July 13, 2021  
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Should you have any questions regarding the attached Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

Vice President, Actuarial Services  
Highmark Inc.

cc: [REDACTED]  
[REDACTED]  
[REDACTED]



# Rate Change Summary

## Highmark Coverage Advantage – Individual Plans

Rate request filing ID # 1A-DP-21-HCA (SERFF # HGHM-132820368) - This document is prepared by the insurance company submitting the rate filing as a consumer tool to help explain the rate filing. It is not intended to describe or include all factors or information considered in the review process. For more information, see the filing at

<https://www.insurance.pa.gov/Consumers/Pages/ACA-Rate-Filings.aspx>

### Overview

Initial requested average rate change:	-2.0%
Revised requested average rate change:	N/A <sup>1</sup>
Range of requested rate change:	-4.7% to 6.2%
Effective date:	January 1, 2022
People impacted:	9,795
Available in:	Rating Areas 1 and 4

### Key information

#### Jan. 2020-Dec. 2020 financial experience

Premiums	\$30,779,328
Claims	\$20,945,639
Administrative expenses	\$5,804,770
Taxes & fees	\$956,123
Company made (after taxes)	<b>\$3,072,796</b>

#### How it plans to spend your premium

This is how the insurance company plans to spend the premium it collects in 2022:

Claims:	82%
Administrative:	15%
Taxes & fees:	3%
Profit:	0%

The company expects its annual medical costs to increase **7.4%**.

### Explanation of requested rate change

The proposed average rate change is being driven by changes in the base claims experience, trend, retention, and the ongoing anticipated impact of Covid-19.

<sup>1</sup> Rates revised to correct any inadvertent errors and/or Department recommended changes.



# Actuarial Memorandum

## 1. Basic Information and Data

### A. Company Information

The appropriate company information has been provided in Table 0. General information pertaining to this rate filing is summarized below:

- Company Name: Highmark Coverage Advantage (“HCA”, “Company”)
- NAIC #: 15507
- HIOS Issuer ID: 79279
- State: Pennsylvania
- Market: Individual
- Effective Date: 1/1/2022
- SERFF Rate Filing #: HGHM-132820368

In accordance with the Department’s July 6, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 45% coinsurance rate, and \$100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

### B. Rate History and Proposed Variations in Rate Changes

The three most recent rate changes in Pennsylvania for HCA are as follows:

Year	Avg. Increase	SERFF ID#
2021	3.1%	HGHM-132324161
2020	Initial Filing	HGHM-131904511



Historical rate changes varied by plan due to updated cost sharing levels to meet federal AV requirements as well as updates to AV and other pricing factors.

The proposed 2022 rate changes vary by plan. This is primarily due to updates in the pricing AV factors and benefit richness factors. The plan level rate changes can be found in Table 10.

Please note that the historical MLR Exhibit requested by the Department is not applicable because the Company did not offer Individual market coverage from 2017-2019.

### **C. Average Rate Change**

The average rate changes as presented in the filing are:

- Table 10: -2.0%
- Table 11: -2.1%

Table 10 calculates the percentage change in the member weighted average rate for 2021 and the member weighted average rate for 2022. Table 11 calculates the percentage increase for each plan and then member weights the percentage increases.

Worksheet 2 of the URRT also shows a submission level rate change. This value is used in the development of the average rate change shown in the Federal Part II justification. A demonstration of this calculation is included in Attachment F.

### **D. Membership Count**

Please see Table 1 for the average age, age breakdown, and total membership for the periods shown.

### **E. Benefit/Cost Sharing Changes**

The majority of Highmark Coverage Advantage's renewing 2022 plans contain cost sharing that differs from the 2021 offering.

The screenshots from the HHS AV calculator, showing the plan benefits and the resulting actuarial values, can be found as a separate attachment within the *Supporting Documentation* section in SERFF. Also, the PA Plan Design Summary and Rate Tables along with the HIOS Plan IDs can be found within the *Rate/Rule Schedule* section in SERFF.

### **F. Experience Period Claims and Premium**

Please see Table 2 for the experience period data for the most recent calendar year. The experience period paid claims data represents the 2020 calendar year results for all policies in the single risk pool, with run out through February 2021. This data is consistent with the data reported in Section I of Worksheet I of the URRT.

Table 2 is populated with the experience period data as follows:

- The Earned Premium represents actual revenues earned in the experience period.



- Incurred Claims represent claims paid by HCA. Note that the URRT includes capitated services and is net of Rx Rebates. Those values are not included here as they are listed as separate items.
- The Allowed Claims represent our best estimate of the total claims prior to member cost sharing incurred during the experience period. The Allowed Claims include:
  - Two months of run out from the end of the experience period,
  - Claims processed outside of the Company's claims system (e.g., claim settlement costs), and
  - Our best estimate of claims incurred but not paid as of the end of the run out period.

Note that allowed claims in the URRT include capitation and are net of drug rebates. They are not included here as they are called out separately in the exhibit.

- Allowed Charges for non EHB services are included in column G. The amount of non EHB included is shown in column H.
- Prescription Drug Rebates are used to reduce the level of Incurred Claims in the experience period.
- Total EHB capitation includes \$0.20 PMPM for the pediatric vision benefit.
- Estimated Risk Adjustment includes the transfer dollars and an estimate for the High Cost Risk Pool for the experience period. The Risk Adjustment transfer portion of the total is consistent with the results of the Department's RATEE analysis using the files dated May 3, 2021.

## **G. Credibility of Data**

The experience period data for HCA is large enough to be fully credible. The results are based 100% on the experience period data.

## **H. Trend Identification**

Table 3 identifies the annual medical and prescription drug allowed claims cost and utilization trends. The underlying total annual trend is 6.50%. Additionally, there is an induced utilization adjustment of 0.83% per year applied to reach the overall trend of 7.37% shown in Table 3 column G. The definitions of service categories, cost, and utilization in Table 3 are consistent with the URRT instructions. The numbers entered in the Cost and Utilization columns are consistent with those entered in Worksheet I, Section 2 of the URRT, except as noted below.

The cost trends presented in Table 3 reflect the Company's expectations regarding increases in in-network contractual reimbursement, as well as projected out-of-network costs. The significant changes observed in the volume, demographics and morbidity of the ACA population from 2017 to 2020 yield component trends that are generally not directly applicable for trend analysis. The trend components in Table 3 therefore represent the same blended average for all types of service and are applied to the aggregate experience for pricing.

A multi-year regression analysis was developed by the Company's valuation team to analyze the ACA individual population trend levels. The analysis was completed at the medical and pharmacy level, then combined to develop a total trend assumption. The regression tool removes components of trend that are more explainable from the observed trend rates and then uses regression analysis to isolate the underlying trend rate. Some of the more explainable variables include high dollar claims, workdays,



provider contracting, demographics, and seasonality. The total trend is the sum of the explainable components and the estimated underlying trend rate. The valuation regression tool primarily informed the trend selection with the final requested trend also based on actuarial judgment.

## **I. Historical Experience**

Table 4 presents the most recent 48 months (4 calendar years) of HCA data with run-out through February 2021. This data was not used to develop the trend in Table 3. Please see Section H for further details.

## **2. Rate Development & Change**

### **A. Development of Projected Index Rate, Market-Adjusted Index Rate, & Total Allowed Claims**

The development of the Projected Index Rate, Projected Market-Adjusted Index Rate, and Projected Total Allowed Claims, shown in Table 5, closely follows the methodologies discussed in the Part III Actuarial Memorandum submitted in the Rate Filing Justification. Please refer to the Part III Memorandum for further details.

Some of the items separately identified in Table 5 include:

- The Change in Morbidity adjustment of 1.069 is comprised of the following: the morbidity impact from claims experience, a state mandated morbidity adjustment for the Reinsurance program, the impact of health insurance coverage mandate elimination, and Covid-19 impact. Each of the components is described in more detail below.

#### **The Morbidity Impact from Claims Experience**

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

#### **State Mandated Morbidity Adjustment for the Reinsurance Program**

In accordance with the Department's guidance, there is an adjustment of -0.1% to reflect the impact of morbidity improvement due to the Reinsurance program.

#### **Impact of Health Insurance Coverage Mandate Elimination**

In accordance with the Department's guidance, the morbidity factor was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.



### **Covid-19 Impact**

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:

1. Adjusted the claims in the base experience period to a non-COVID-19 baseline environment. This was done to provide a more stable base from which to project future claims. Claims in the base experience period were increased by 0.8%, representing the expected degree of claims suppression experienced.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of 6.5% (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
  - a. Treatment costs (\$0.09 PMPM) – COVID treatment utilization in 2022 are expected to follow a similar utilization pattern as flu treatment from 2018 and 2019, with COVID specific admission costs based on recent admission costs for COVID.
  - b. COVID Testing (\$0.41 PMPM) – COVID testing utilization in 2022 are expected to follow a similar utilization pattern as flu testing from 2018 and 2019, with COVID specific testing costs based on recent testing costs for COVID.
  - c. COVID Vaccine (\$2.05 PMPM) – The Company is assuming that 43% of the population will be receiving vaccine boosters at a frequency of once every two years. This impact represents the expected cost that the Company will incur.
  - d. Additional morbidity (0.50% claims impact) – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.019. Please see Attachment G for a more detailed calculation of the of these factors.

- The Change in Demographics adjustment of 1.013 reflects the change in age and geography factors we expect from the experience period to the projection period.
- There is no Change in Network adjustment.
- There is no Change in Benefits adjustment.
- The Change in Other adjustment of 1.004 reflects changes in pharmacy rebates and expected changes in hospital/physician settlements.



Please see Attachments A and E for a more detailed calculation of these factors. These factors can also be found in the accompanying spreadsheet.

The projected paid-to-allowed ratio is 0.811. The formula found in Table 5 cell C28 was overwritten because, unlike the average factors found in Table 10 cells K15 and K16, the Company's paid-to-allowed factor is weighted on projected allowed charges and is also dampened by items such as capitation.

The quantitative development of the projected risk adjustment transfer amount for the Company is shown in Attachment B and included in the accompanying spreadsheet. The transfer amount is developed based on an analysis of the claims data underlying the manual rate development for this filing (risk scores as defined in the HHS Notice of Benefit and Payment Parameters, as well as other risk transfer formula components) and an estimate as to the market-wide risk profile. This market-wide risk profile is developed from available market data, including prior years' risk adjustment transfer results, publicly available data (such as MLR reports), and outside expertise from actuarial consultants. Applying the federally prescribed transfer formula at the level of granularity available in Attachment B yields a projected gross risk adjustment transfer of (\$23.57) PMPM on a *billable* member month basis. This amount is then converted to a *total* member month basis of (\$23.55) PMPM in order to be used in the rate development. The expected risk adjustment payable reflects that the Company anticipates its average risk score (net of allowable rating factors) to be lower than the statewide average.

The (\$24.34) PMPM value in cell C31 of Table 5 equals the (\$23.55) PMPM value from Attachment B, a charge of (\$1.30) PMPM for the projected net impact of the High Cost Risk Pool program, and a further adjustment for the composite effect of catastrophic eligibility and benefits in addition to EHB. Please note that the risk adjustment user fee is captured in the taxes and fees portion of administrative costs.

The exchange user fee in cell C32 of Table 5 is developed by taking the required user fee percentage of 3.0% and multiplying by the percentage of total members expected to be on exchange of 88%. This results in a percentage of 2.6%. The PMPM of \$11.25 is calculated as 2.6% of the total required premium adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

The projected incurred reinsurance recoveries of \$16.44 PMPM is found in cell C33 of Table 5. The reinsurance recoveries PMPM was developed by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2022 rating period, applying the parameters defined in Tab II.b, and calculating the amount of incurred claims expected to be reimbursed by the program. Highmark PA individual ACA business was considered due to its level of credibility. The modeling produced an estimated incurred claims savings of 4.8%. This percentage was converted to a PMPM and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB. The formula found in Table 5 cell C33 was overwritten to round the estimate calculated in Tab II.b to exactly 4.80%.

The Company intends to offer several plans that include benefits in addition to EHB. Six plans have an adult dental and vision benefit, and four plans have a hearing and personal assistance (i.e. Papa Pals) benefit. The Company relied on cost estimates from other departments for the following non-EHB benefits:



- **Adult dental benefit** – United Concordia Dental (UCD) estimated this benefit to be worth \$33.88 PMPM on a paid basis.
- **Adult vision benefit** – Davis Vision estimated this benefit to be worth \$2.18 PMPM on a paid basis.
- **Hearing benefit** – TruHearing estimated this benefit to be worth \$0.03 PMPM on a paid basis.
- **Personal assistance (i.e. Papa Pals) benefit** – Papa (the external vendor) estimated this benefit to be worth \$2.65 PMPM on a paid basis.

## B. Retention Items

Table 6 has been completed with the requested retention elements for the proposed rates for the rating period. The amounts presented separately sum to the total administrative expenses and taxes and fees presented in the rate development.

Administrative costs reflect internal costs that the Company is projected to incur in the rating period and are developed from standard expense allocation methods. Administrative expenses do not vary by plan.

The proposed rate development assumes an average broker commission of \$3.75 PMPM for 2022. The assumed broker commission schedule and the development of the average value are included in Attachment D.

Expenses for Quality Improvement initiatives are assumed to be 4.17%.

The following is a summary of the Taxes and Fees included in the rate development:

- Pennsylvania Premium Tax is not applicable to this issuer and thus is set to 0.0%.
- Federal Income Tax is set to 0.0%.
- Health Insurance Provider Fee is set to 0.0%
- Risk Adjustment User Fee is set to \$0.25 PMPM consistent with Federal regulations.
- Patient-Centered Outcomes Research Institute (PCORI) fee is set to \$0.24 PMPM.

The Profit/Contingency for all plans is set to 0%. HCA has voluntarily refrained from adding a risk and contingency factor in this filing. By this voluntary action, HCA is not waving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

## C. Normalized Market-Adjusted Projected Allowed Total Claims

The normalization factors presented in Table 7 are each determined from the underlying membership demographics expected in the projected rating period. The 2021 values are pulled from the prior year's filing, while the 2022 values represent our projection for 2022 assumed in the 2022 rate development.

## D. Components of Rate Change

Table 8 presents the components of change in the proposed 2022 Calibrated Plan Adjusted Index Rate (PMPM). Cell C73 is populated with the base period allowed charges found in the 2021 plan year rate filing (\$568.33).



Table 9 presents the data elements supporting the calculations in Table 8. The 2021 values are populated using the 2021 filed factors adjusted for the membership mix as of February 1, 2021.

### 3. Plan Rate Development

Table 10 shows the plan rate development for 2022. This table shows the plans that the Company intends to offer in 2022, as well as all plans offered in the 2021 portfolio. The calibrated plan adjusted index rates for 2021 are calculated according to the instructions. The 2022 rating factors are consistent with the factors found on Worksheet 2 of the URRT. The pricing effect on Table 10 is further broken out into Pricing AV, Benefit Richness, and Non-Funding of CSR Adjustment. Similar to the URRT, the admin effect on Table 10 is broken out into Admin Costs, Taxes and Fees, and Profit or Contingency.

The benefit richness factors in column L are populated with the factors found in Attachment C and the corresponding supporting spreadsheet included with this rate filing. The derivation of the AV and Cost Sharing factors can also be found in Attachment C. The values in column 8 of the attachment represent the pure induced utilization for each plan. The Company's induced utilization factors are based on the following state-defined formula:  $(\text{Plan AV})^2 - (\text{Plan AV}) + 1.24$ . The "Plan AV" is the product of the "Pricing AV" and "Non-Funding of CSR Adjustment." Each plan's factor was then normalized by the average utilization factor. The average is a weighted average using projected membership as the weight. After normalization the average factor as shown in Attachment C is 1.000.

Note that the HHS Actuarial Value Calculator was unable to accommodate all of the Company's benefit designs. Plans needing certification are marked in column I of Table 10. Screen shots of all of the AV calculations and the appropriate certifications are included as a separate attachment within the *Supporting Documentation* section in SERFF.

For discontinuing plans where members are being mapped into a new plan, an effective rate increase is calculated by comparing the 2021 rate of the discontinuing plan to the 2022 rate of the plan to which the member is being mapped.

Columns AG through AP are populated with the February 1, 2021 enrollment by 2022 plan and rating area.

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies. Consistent with the Department's guidance, this adjustment was reflected in Table 10 in Column P.

### 4. Plan Premium Development for 21-Year-Old Non-Tobacco User

Table 11 presents the Company's 21-year-old non-tobacco premium in the Individual Market. As mentioned in Section 1.C above, the change in 21-year-old non-tobacco premium PMPM calculated in this table is -2.1%.



## **5. Plan Factors**

### **A. Age and Tobacco Factors**

Please see Table 12 for the Company's age and tobacco factors.

### **B. Geographic Factors**

Please see Table 13 for the Company's geographic factors. The Company's factors for the rating period are unchanged from the currently approved factors.

### **C. Network Factors**

Please see Table 14 for a summary of the Company's network rating factors. The factors presented here represent the medical network factors from the prior approved rate filing (if applicable) and the projected medical network factors for the rating period.

### **D. Service Area Composition**

The Plan Design Summary exhibit uploaded as a separate document contains the service areas related to this filing. As requested, service area maps are included.

## **6. Actuarial Certifications**

I, [REDACTED] am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared on behalf of HCA to accompany its rate filing (for calendar year 2022) for the Individual Market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d) (1) and 45 CFR 156.80(d)(2) were used to generate plan level rates. The allowable modifiers used to generate plan-level rates were:

- The actuarial value and cost-sharing design of the plan.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These estimated benefits were pooled with similar benefits within the single risk pool and the claims experience from those benefits was utilized to determine rate variations.
- Administrative costs, excluding Exchange user fees.



I certify that all factors, benefit and other changes from the prior approved filing have been disclosed in the 2022 PA Actuarial Memorandum Rate Exhibits.

I certify that new plans are not considered modifications of existing plans (per the uniform modification standards in 45 CFR 147.106).

I certify that the AV Metal Values included in Table 10 were based entirely on the Federal AV Calculator or one of the approved alternative approaches.

I certify that the geographic rating factors reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

I certify that the information presented in the PA Actuarial Memorandum and PA Actuarial Memorandum Rate Exhibits is consistent with the information presented in the 2021 Rate Filing Justification.

[REDACTED]

[REDACTED]

[REDACTED]

Date: 07/13/2021



**Highmark Coverage Advantage**  
**Individual Market Product Portfolio**  
**Supplemental Exhibits**

Attachment A	Change in Morbidity and Change in Other Calculations
Attachment B	Risk Adjustment Calculation
Attachment C	Induced Demand Calculation
Attachment D	Broker Commission Calculation
Attachment E	Change in Demographics Calculation
Attachment F	URRT Average Increase
Attachment G	COVID Adjustment Calculation
Attachment H	Milliman Certification



## Highmark Coverage Advantage

### Individual Market

#### Attachment A - 'Change in Morbidity' & 'Change in Other' Calculations

Components of 'Change in Morbidity'	2020 Member Distribution	2020 Normalized Allowed PMPM	2022 Member Distribution	2020 Normalized Allowed PMPM	Morbidity Change Relative to Total
<u>Population Source</u>					
HMCAI ACA	100.0%	\$283.91	60.0%	\$279.97	0.986
Other Highmark			5.0%	\$608.24	2.142
Prior ACA			1.0%	\$169.39	0.597
New-to-Blue			34.0%	\$279.97	0.986
Morbidity Factor	100.0%	\$283.91	100.0%	\$295.28	1.040
Capitation and Dental Dampening Factor					1.000
Dampened Morbidity Factor					1.040
Individual Mandate Load					1.010
COVID-19 Adjustment Factor					1.019
Table 5 'Change in Morbidity' Factor					1.071

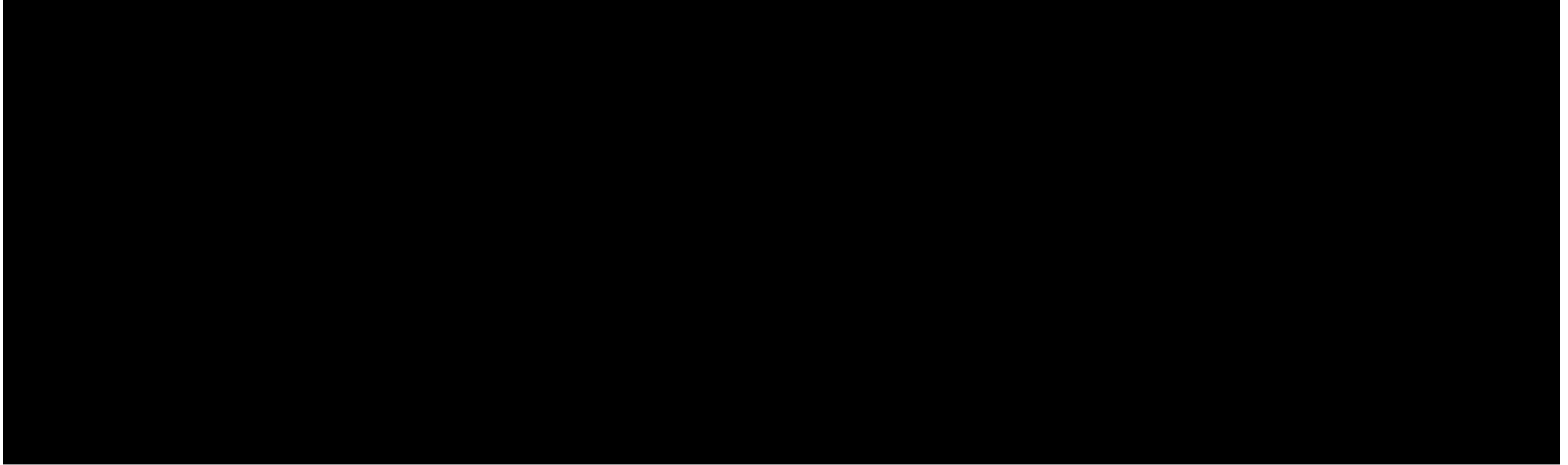
Components of 'Change in Other'	Factor
CY2020 Demographic Factor	1.641
<u>CY2022 Demographic Factor</u>	<u>1.663</u>
Change in Demographics	1.013
CY2020 Network Factor	0.696
<u>CY2022 Network Factor</u>	<u>0.696</u>
Change in Network	1.000
Change in Benefits	1.000
Change in Other	1.004
Table 5 'Change in Other' Factor	1.017



Highmark Coverage Advantage

Individual Market

Attachment B - Risk Adjustment Calculation





# Highmark Coverage Advantage

## Individual Market

### Attachment C - Induced Demand Calculation

Induced Utilization Exhibit							
Plan ID (1)	Metal Level (2)	Projected Membership (3)	Projected Allowed Claims (4)	Projected Paid Claims (5)	Paid to Allowed Factor (6)	AV & Cost Sharing Factor (7)	(7)/(6) (8)
79279PA0080008	Gold	31,800	\$13,461,760.41	\$11,065,038.68	0.822	0.824	1.003
79279PA0130005	Gold	11,508	\$5,376,497.40	\$4,419,269.84	0.822	0.824	1.003
79279PA0140001	Gold	25,536	\$11,106,022.11	\$9,487,427.76	0.854	0.874	1.023
79279PA0150001	Gold	13,704	\$6,538,565.73	\$5,585,633.58	0.854	0.874	1.023
79279PA0160001	Gold	5,196	\$2,302,141.89	\$2,033,148.00	0.883	0.920	1.042
79279PA0170001	Gold	2,724	\$1,318,119.89	\$1,164,104.10	0.883	0.920	1.042
79279PA0090004	Gold	516	\$216,502.58	\$174,621.59	0.807	0.802	0.994
79279PA0080004	Silver	2,508	\$1,126,025.88	\$1,027,185.27	0.912	0.970	1.063
79279PA0130003	Silver	552	\$269,653.93	\$245,984.17	0.912	0.970	1.063
79279PA0090002	Silver	27,252	\$11,904,618.20	\$10,383,681.80	0.872	0.902	1.035
79279PA0080010	Silver	1,944	\$792,543.63	\$595,595.92	0.751	0.726	0.966
79279PA0130004	Silver	1,068	\$486,656.77	\$365,722.18	0.751	0.726	0.966
79279PA0080001	Bronze	20,520	\$8,144,080.34	\$5,603,081.67	0.688	0.647	0.940
79279PA0130002	Bronze	3,276	\$1,471,900.98	\$1,012,659.63	0.688	0.647	0.940
79279PA0090001	Bronze	9,408	\$3,745,292.73	\$2,607,261.90	0.696	0.656	0.943
79279PA0100001	Catastrophic	4,572	\$1,620,232.09	\$926,315.80	0.572	0.522	0.912
Total		162,084	\$69,880,614.57	\$56,696,731.89	0.811	0.811	1.000

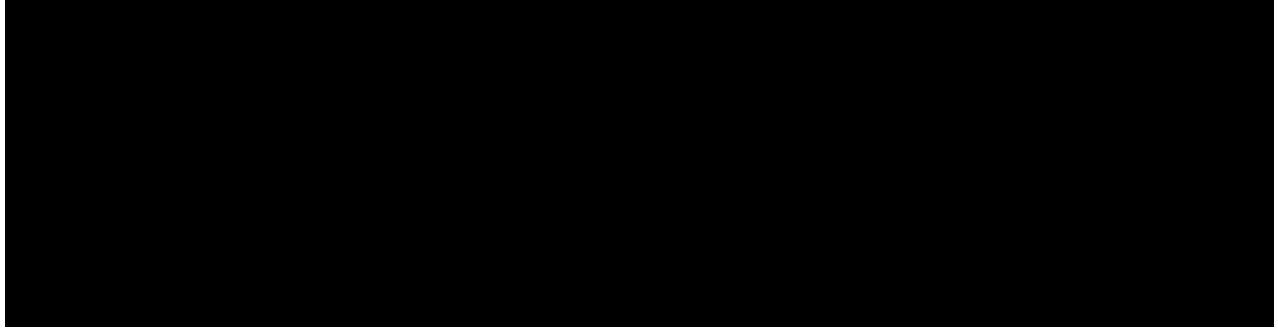
Components of AV & Cost Sharing Factor					
HIOS Plan ID	Metal Level	Paid-to- Allowed Ratio	Induced Utilization Factor	Avg. Benefit Richness	AV & Cost Sharing Factor
79279PA0080008	Gold	0.822	1.094	1.091	0.824
79279PA0130005	Gold	0.822	1.094	1.091	0.824
79279PA0140001	Gold	0.854	1.115	1.091	0.874
79279PA0150001	Gold	0.854	1.115	1.091	0.874
79279PA0160001	Gold	0.883	1.137	1.091	0.920
79279PA0170001	Gold	0.883	1.137	1.091	0.920
79279PA0090004	Gold	0.807	1.084	1.091	0.802
79279PA0080004	Silver	0.912	1.160	1.091	0.970
79279PA0130003	Silver	0.912	1.160	1.091	0.970
79279PA0090002	Silver	0.872	1.129	1.091	0.902
79279PA0080010	Silver	0.751	1.053	1.091	0.726
79279PA0130004	Silver	0.751	1.053	1.091	0.726
79279PA0080001	Bronze	0.688	1.025	1.091	0.647
79279PA0130002	Bronze	0.688	1.025	1.091	0.647
79279PA0090001	Bronze	0.696	1.028	1.091	0.656
79279PA0100001	Catastrophic	0.572	0.995	1.091	0.522



**Highmark Coverage Advantage**

**Individual Market**

**Attachment D - Broker Commission Calculation**





Highmark Coverage Advantage

Individual Market

Attachment E - 'Change in Demographics' Calculation

Table E.1 - Age & Tobacco Factors

Age Band	HHS Age Factor	Tobacco Factor
0	0.765	1.000
1	0.765	1.000
2	0.765	1.000
3	0.765	1.000
4	0.765	1.000
5	0.765	1.000
6	0.765	1.000
7	0.765	1.000
8	0.765	1.000
9	0.765	1.000
10	0.765	1.000
11	0.765	1.000
12	0.765	1.000
13	0.765	1.000
14	0.765	1.000
15	0.833	1.000
16	0.859	1.000
17	0.885	1.000
18	0.913	1.000
19	0.941	1.000
20	0.970	1.000
21	1.000	1.025
22	1.000	1.025
23	1.000	1.025
24	1.000	1.025
25	1.004	1.025
26	1.024	1.025
27	1.048	1.025
28	1.087	1.025
29	1.119	1.025
30	1.135	1.025
31	1.159	1.025
32	1.183	1.025
33	1.198	1.025
34	1.214	1.025
35	1.222	1.025
36	1.230	1.025
37	1.238	1.025
38	1.246	1.025
39	1.262	1.025
40	1.278	1.100
41	1.302	1.105
42	1.325	1.112
43	1.357	1.121
44	1.397	1.132
45	1.444	1.145
46	1.500	1.160
47	1.563	1.177
48	1.635	1.196
49	1.706	1.217
50	1.786	1.225
51	1.865	1.225
52	1.952	1.225
53	2.040	1.225
54	2.135	1.225
55	2.230	1.225
56	2.333	1.225
57	2.437	1.225
58	2.548	1.225
59	2.603	1.225
60	2.714	1.225
61	2.810	1.225
62	2.873	1.225
63	2.952	1.225
64	3.000	1.225

Table E.2 - Experience Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.52%	0.00%	0.52%
0.45%	0.00%	0.45%
0.37%	0.00%	0.37%
0.37%	0.00%	0.37%
0.36%	0.00%	0.36%
0.27%	0.00%	0.27%
0.24%	0.00%	0.24%
0.42%	0.00%	0.42%
0.30%	0.00%	0.30%
0.26%	0.00%	0.26%
0.35%	0.00%	0.35%
0.25%	0.00%	0.25%
0.40%	0.00%	0.40%
0.33%	0.00%	0.33%
0.33%	0.00%	0.33%
0.32%	0.00%	0.32%
0.33%	0.00%	0.33%
0.24%	0.00%	0.24%
0.39%	0.00%	0.39%
1.00%	0.00%	1.00%
0.92%	0.00%	0.92%
1.13%	0.03%	1.16%
1.03%	0.00%	1.04%
1.01%	0.04%	1.05%
1.10%	0.04%	1.14%
1.24%	0.11%	1.35%
4.10%	0.33%	4.44%
2.25%	0.23%	2.48%
2.43%	0.16%	2.59%
2.40%	0.15%	2.55%
1.93%	0.20%	2.13%
1.79%	0.13%	1.92%
1.67%	0.18%	1.85%
1.60%	0.12%	1.72%
1.85%	0.13%	1.98%
1.58%	0.22%	1.80%
1.43%	0.19%	1.62%
1.48%	0.10%	1.58%
1.57%	0.16%	1.73%
1.52%	0.09%	1.61%
1.46%	0.05%	1.51%
1.40%	0.10%	1.50%
1.17%	0.11%	1.28%
1.33%	0.11%	1.44%
1.17%	0.10%	1.27%
0.98%	0.16%	1.14%
1.41%	0.10%	1.51%
1.31%	0.12%	1.43%
1.45%	0.07%	1.52%
1.45%	0.06%	1.50%
1.76%	0.10%	1.86%
1.69%	0.11%	1.80%
2.03%	0.12%	2.14%
1.66%	0.12%	1.78%
2.09%	0.15%	2.24%
1.93%	0.11%	2.04%
2.22%	0.11%	2.34%
2.30%	0.13%	2.43%
2.23%	0.08%	2.32%
2.61%	0.10%	2.72%
3.44%	0.28%	3.72%
3.46%	0.28%	3.74%
4.51%	0.24%	4.76%
4.53%	0.27%	4.81%
2.96%	0.08%	3.04%
94.12%	5.88%	100.00%

Table E.3 - Projection Period Membership

Membership Mix		
Non-Tobacco	Tobacco	Total
0.20%	0.00%	0.20%
0.32%	0.00%	0.32%
0.33%	0.00%	0.33%
0.20%	0.00%	0.20%
0.33%	0.00%	0.33%
0.25%	0.00%	0.25%
0.24%	0.00%	0.24%
0.17%	0.00%	0.17%
0.25%	0.00%	0.25%
0.24%	0.00%	0.24%
0.23%	0.00%	0.23%
0.22%	0.00%	0.22%
0.27%	0.00%	0.27%
0.35%	0.00%	0.35%
0.36%	0.00%	0.36%
0.28%	0.00%	0.28%
0.32%	0.00%	0.32%
0.30%	0.00%	0.30%
0.29%	0.00%	0.29%
0.59%	0.00%	0.59%
0.75%	0.00%	0.75%
1.03%	0.01%	1.04%
1.05%	0.00%	1.05%
0.99%	0.01%	1.00%
1.16%	0.03%	1.19%
1.59%	0.02%	1.61%
3.97%	0.22%	4.19%
2.64%	0.25%	2.89%
2.50%	0.17%	2.67%
2.43%	0.13%	2.55%
2.24%	0.17%	2.41%
2.14%	0.15%	2.29%
1.81%	0.12%	1.93%
1.84%	0.15%	1.99%
1.82%	0.06%	1.88%
1.70%	0.09%	1.79%
1.47%	0.19%	1.66%
1.55%	0.21%	1.76%
1.42%	0.11%	1.53%
1.43%	0.14%	1.57%
1.46%	0.08%	1.53%
1.45%	0.06%	1.51%
1.33%	0.08%	1.41%
1.10%	0.08%	1.17%
1.30%	0.06%	1.36%
1.32%	0.09%	1.41%
1.06%	0.12%	1.18%
1.35%	0.08%	1.43%
1.46%	0.10%	1.56%
1.78%	0.09%	1.87%
1.70%	0.05%	1.75%
1.89%	0.07%	1.96%
1.72%	0.07%	1.80%
1.83%	0.06%	1.89%
1.74%	0.13%	1.87%
1.94%	0.13%	2.06%
2.02%	0.13%	2.15%
2.23%	0.14%	2.38%
2.37%	0.12%	2.49%
2.43%	0.11%	2.55%
2.77%	0.17%	2.94%
3.63%	0.27%	3.90%
4.14%	0.27%	4.41%
4.78%	0.29%	5.07%
4.68%	0.20%	4.88%
94.72%	5.28%	100.00%

Table E.4 - Area Factors

Rating Area	Experience Period		Projection Period	
	Enrollment	Area Factor	Enrollment	Area Factor
1	12.2%	0.940	11.9%	0.940
2	0.0%	0.940	0.0%	0.940
4	87.8%	0.940	88.1%	0.940
5	0.0%	0.940	0.0%	0.940
6	0.0%	1.040	0.0%	1.040
7	0.0%	1.040	0.0%	1.040
9	0.0%	1.040	0.0%	1.040
Total	100.0%	0.940	100.0%	0.940

Table E.5 - 'Change in Demographics' Calculation

	Experience Period	Projection Period	Change in Demographics
Average Age Factor	1.734	1.757	
Average Tobacco Factor	1.007	1.007	
Average Area Factor	0.940	0.940	
Average Demographic Factor	1.642	1.663	
Capitation Dampening	1.000	1.000	
Final Demographic Factor	1.641	1.663	1.013



## Highmark Coverage Advantage

### Individual Market

#### Attachment F - URRT Average Increase

HIOS Plan ID	URRT Plan Category	URRT Current Enrollment	Current Enrollment in Renewing Plans	Current Avg Rate	Projected Avg Rate	Cumulative Rate Change %
79279PA0080001	Renewing	1,833	1,833	\$350.31	\$341.48	(2.52%)
79279PA0080002	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0080003	Terminated	0	0	\$0.00	\$0.00	0.00%
79279PA0080004	Renewing	216	216	\$525.89	\$512.22	(2.60%)
79279PA0080006	Terminated	1,550	0	\$470.56	\$0.00	0.00%
79279PA0080008	Renewing	2,245	2,245	\$454.63	\$435.17	(4.28%)
79279PA0080010	Renewing	81	81	\$402.03	\$383.17	(4.69%)
79279PA0090001	Renewing	421	421	\$354.85	\$346.58	(2.33%)
79279PA0090002	Renewing	1,587	1,587	\$478.22	\$476.55	(0.35%)
79279PA0090003	Terminated	34	0	\$398.65	\$0.00	0.00%
79279PA0090004	New	0	0	\$0.00	\$0.00	0.00%
79279PA0100001	Renewing	266	266	\$263.47	\$253.38	(3.83%)
79279PA0110001	Terminated	236	0	\$536.04	\$0.00	0.00%
79279PA0120001	Terminated	225	0	\$495.05	\$0.00	0.00%
79279PA0130001	Terminated	921	0	\$511.57	\$0.00	0.00%
79279PA0130002	Renewing	119	119	\$391.38	\$386.61	(1.22%)
79279PA0130003	Renewing	17	17	\$566.88	\$557.30	(1.69%)
79279PA0130004	Renewing	44	44	\$443.07	\$428.27	(3.34%)
79279PA0130005	New	0	0	\$0.00	\$0.00	0.00%
79279PA0140001	New	0	0	\$0.00	\$0.00	0.00%
79279PA0150001	New	0	0	\$0.00	\$0.00	0.00%
79279PA0160001	New	0	0	\$0.00	\$0.00	0.00%
79279PA0170001	New	0	0	\$0.00	\$0.00	0.00%
Total		9,795	6,829	\$419.25	\$408.33	(2.60%)



# Highmark Coverage Advantage

## Individual Market

### Attachment G - COVID Adjustment Calculation

	COVID-19 Impact
<b><u>CY2020 Adjustment</u></b>	
<u>Category</u>	
Testing	2.4%
COVID Treatment/Care	2.8%
<u>Deferred/Rescheduled/Induced Care</u>	<u>(6.0%)</u>
Total	(0.8%)
<b>CY2020 Adjustment Factor</b>	<b>1.008</b>
<b><u>CY2022 Adjustment</u></b>	
<u>Category</u>	
Vaccine PMPM	\$2.05
Testing PMPM	\$0.41
<u>COVID Treatment/Care PMPM</u>	<u>\$0.09</u>
Subtotal	\$2.55
<u>Total Adjusted Projected Allowed EHB Claims PMPM (Table 5)</u>	<u>\$422.22</u>
Subtotal (as a factor)	1.006
Morbidity	1.005
<b>CY2022 Adjustment Factor</b>	<b>1.011</b>
<b>Total COVID-19 Adjustment Factor</b>	<b>1.019</b>





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## ACTUARIAL MEMORANDUM

### Highmark Coverage Advantage

#### Revised Individual Rate Filing - January 1, 2022

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Coverage Advantage ("HCA") to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2022. The rates are guaranteed until December 31, 2022.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HCA's business plan at the time of the filing.

[REDACTED]  
[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
July 12, 2021



PA Rate Template Part I  
Data Relevant to the Rate Filing

Table 0. Identifying Information

Carrier Name:	Highmark Coverage Advantage		
Product(s):	EPO		
Market Segment:	Individual		
Rate Effective Date:	01/01/2022	to	12/31/2022
Base Period Start Date:	01/01/2020	to	12/31/2020
Date of Most Recent Membership:	02/01/2021		

Table 1. Number of Members

	Member-months Experience Period	Members Current Period (as of 02-01-2021)	Member-months Projected Rating Period
Average Age	42.3	42.9	43.0
Total	80,137	9,795	162,084
<18	4,907	470	7,853
18-24	5,365	584	9,584
25-29	10,748	1,388	22,535
30-34	7,695	1,051	17,028
35-39	6,683	827	13,467
40-44	5,604	689	11,317
45-49	5,696	706	12,077
50-54	7,873	896	15,015
55-59	9,490	1,119	18,854
60-63	13,642	1,581	26,444
64+	2,434	484	7,911

Table 2. Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
\$ 33,881,406.55	\$ 22,751,539.70	\$ 23,448,288.11	80,137	\$ 6,111,840.38	\$ 29,560,128.48	\$ 77,138.24	\$ (2,518,676.40)	\$ 16,027.40	\$ -	\$ (3,102,079.00)	\$ -
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ 336.68
Loss Ratio											68.05%

\*Express Prescription Drug Rebates as a negative number

Table 3. Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital	4.00%	2.40%	0.83%	7.38%	15.34%
Outpatient Hospital	4.00%	2.40%	0.83%	7.38%	17.39%
Professional	4.00%	2.40%	0.83%	7.38%	35.54%
Other Medical	4.00%	2.40%	0.83%	7.38%	3.21%
Capitation				-14.34%	0.06%
Prescription Drugs	4.00%	2.40%	0.83%	7.38%	28.46%
Total Annual Trend				7.37%	100.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.153	

\* Express Cost, Utilization, Induced Utilization and Weight as percentages

\*\* Should equal URRT Trend



Table 4. Historical Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20		\$ 1,443,460.69	0.9988	\$ 1,445,178.05	5,978	\$ 241.75		\$ (126,116.29)	\$ 1,904,543.85	\$ 318.59
Feb-20		\$ 1,354,357.65	0.9979	\$ 1,357,180.02	6,063	\$ 223.85		\$ (142,784.29)	\$ 1,740,358.73	\$ 287.05
Mar-20		\$ 1,690,570.58	0.9973	\$ 1,695,220.24	6,288	\$ 269.60		\$ (196,503.81)	\$ 2,013,689.13	\$ 320.24
Apr-20		\$ 1,383,411.54	0.9962	\$ 1,388,651.73	6,553	\$ 211.91		\$ (184,889.62)	\$ 1,519,275.10	\$ 231.84
May-20		\$ 1,595,213.22	0.9959	\$ 1,601,715.37	6,764	\$ 236.80		\$ (191,862.75)	\$ 1,847,474.47	\$ 273.13
Jun-20		\$ 2,101,552.84	0.9947	\$ 2,112,675.14	6,917	\$ 305.43		\$ (245,994.06)	\$ 2,366,764.67	\$ 342.17
Jul-20		\$ 2,114,342.23	0.9930	\$ 2,129,352.64	6,922	\$ 307.62		\$ (226,766.64)	\$ 2,618,587.47	\$ 378.30
Aug-20		\$ 2,337,430.43	0.9903	\$ 2,360,318.15	6,825	\$ 345.83		\$ (222,439.90)	\$ 2,655,814.73	\$ 389.13
Sep-20		\$ 2,125,227.39	0.9554	\$ 2,224,500.01	6,977	\$ 318.83		\$ (226,569.69)	\$ 2,479,795.37	\$ 355.42
Oct-20		\$ 2,150,170.25	0.9360	\$ 2,297,229.37	6,997	\$ 328.32		\$ (259,240.87)	\$ 2,572,170.45	\$ 367.61
Nov-20		\$ 2,168,897.14	0.9252	\$ 2,344,323.49	6,999	\$ 334.95		\$ (231,636.63)	\$ 2,581,187.40	\$ 368.79
Dec-20		\$ 33,881,406.55	0.9181	\$ 2,490,863.98	6,854	\$ 363.42	\$ 6,077,474.70	\$ (263,871.85)	\$ 2,706,345.13	\$ 394.86

\* Express Completion Factor as a percentage  
\*\*Express Prescription Drug Rebates as a negative number



Carrier Name:

Product(s):

Market Segment:

Rate Effective Date:

Highmark Coverage Advantage

EPO

Individual

01/01/2022

Table 2b. Manual Experience Period Claims and Premiums

Earned Premium	Paid Claims	Ultimate Incurred Claims	Member Months	Estimated Cost Sharing (Member & HHS)	Allowed Claims (Non-Capitated)	Non-EHB portion of Allowed Claims	Total Prescription Drug Rebates*	Total EHB Capitation	Total Non-EHB Capitation	Estimated Risk Adjustment	Estimated Reinsurance Recoveries
Experience Period Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates)											\$ -
Loss Ratio											0.00%

\*Express Prescription Drug Rebates as a negative number

Table 3b. Manual Trend Components

Service Category	Cost*	Utilization*	Induced Demand*	Composite Trend	Weight*
Inpatient Hospital				0.00%	
Outpatient Hospital				0.00%	
Professional				0.00%	
Other Medical				0.00%	
Capitation					
Prescription Drugs				0.00%	
Total Annual Trend				0.00%	0.00%
Months of Trend				24	
Total Applied Trend Projection Factor				1.000	

\* Express Cost, Utilization, Induced Utilization and Weight as percentages

Table 4b. Historical Manual Experience

Month-Year	Total Annual Premium	Incurred Claims	Completion Factors*	Ultimate Incurred Claims	Members	Ultimate Incurred PMPM	Estimated Annual Cost Sharing (Member + HHS)	Prescription Drug Rebates**	Allowed Claims (Net of Prescription Drug Rebates)	Allowed PMPM
Jan-17				#DIV/0!		#DIV/0!				#DIV/0!
Feb-17				#DIV/0!		#DIV/0!				#DIV/0!
Mar-17				#DIV/0!		#DIV/0!				#DIV/0!
Apr-17				#DIV/0!		#DIV/0!				#DIV/0!
May-17				#DIV/0!		#DIV/0!				#DIV/0!
Jun-17				#DIV/0!		#DIV/0!				#DIV/0!
Jul-17				#DIV/0!		#DIV/0!				#DIV/0!
Aug-17				#DIV/0!		#DIV/0!				#DIV/0!
Sep-17				#DIV/0!		#DIV/0!				#DIV/0!
Oct-17				#DIV/0!		#DIV/0!				#DIV/0!
Nov-17				#DIV/0!		#DIV/0!				#DIV/0!
Dec-17				#DIV/0!		#DIV/0!				#DIV/0!
Jan-18				#DIV/0!		#DIV/0!				#DIV/0!
Feb-18				#DIV/0!		#DIV/0!				#DIV/0!
Mar-18				#DIV/0!		#DIV/0!				#DIV/0!
Apr-18				#DIV/0!		#DIV/0!				#DIV/0!
May-18				#DIV/0!		#DIV/0!				#DIV/0!
Jun-18				#DIV/0!		#DIV/0!				#DIV/0!
Jul-18				#DIV/0!		#DIV/0!				#DIV/0!
Aug-18				#DIV/0!		#DIV/0!				#DIV/0!
Sep-18				#DIV/0!		#DIV/0!				#DIV/0!
Oct-18				#DIV/0!		#DIV/0!				#DIV/0!
Nov-18				#DIV/0!		#DIV/0!				#DIV/0!
Dec-18				#DIV/0!		#DIV/0!				#DIV/0!
Jan-19				#DIV/0!		#DIV/0!				#DIV/0!
Feb-19				#DIV/0!		#DIV/0!				#DIV/0!
Mar-19				#DIV/0!		#DIV/0!				#DIV/0!
Apr-19				#DIV/0!		#DIV/0!				#DIV/0!
May-19				#DIV/0!		#DIV/0!				#DIV/0!
Jun-19				#DIV/0!		#DIV/0!				#DIV/0!
Jul-19				#DIV/0!		#DIV/0!				#DIV/0!
Aug-19				#DIV/0!		#DIV/0!				#DIV/0!
Sep-19				#DIV/0!		#DIV/0!				#DIV/0!
Oct-19				#DIV/0!		#DIV/0!				#DIV/0!
Nov-19				#DIV/0!		#DIV/0!				#DIV/0!
Dec-19				#DIV/0!		#DIV/0!				#DIV/0!
Jan-20				#DIV/0!		#DIV/0!				#DIV/0!
Feb-20				#DIV/0!		#DIV/0!				#DIV/0!
Mar-20				#DIV/0!		#DIV/0!				#DIV/0!
Apr-20				#DIV/0!		#DIV/0!				#DIV/0!
May-20				#DIV/0!		#DIV/0!				#DIV/0!
Jun-20				#DIV/0!		#DIV/0!				#DIV/0!
Jul-20				#DIV/0!		#DIV/0!				#DIV/0!
Aug-20				#DIV/0!		#DIV/0!				#DIV/0!
Sep-20				#DIV/0!		#DIV/0!				#DIV/0!
Oct-20				#DIV/0!		#DIV/0!				#DIV/0!
Nov-20				#DIV/0!		#DIV/0!				#DIV/0!
Dec-20				#DIV/0!		#DIV/0!				#DIV/0!

\* Express Completion Factor as a percentage

\*\*Express Prescription Drug Rebates as a negative number



Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Experience Period Information

Carrier Name:	Highmark Coverage Advantage	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	45%
Rate Effective Date:	01/01/2022		
Incurred Dates:	1/1/2020 to 12/31/2020	Proj. Incurred Claim Impact:	-2.6%

Individual ACA Compliant Policies Only: Incurred Dates 1/1/2020 to 12/31/2020				
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims with Reinsurance
\$0	\$29,999			\$13,128,884
\$30,000	\$34,999			\$769,494
\$35,000	\$39,999			\$710,130
\$40,000	\$44,999			\$545,222
\$45,000	\$49,999			\$472,617
\$50,000	\$54,999			\$733,815
\$55,000	\$59,999			\$630,340
\$60,000	\$64,999			\$370,258
\$65,000	\$69,999			\$385,757
\$70,000	\$74,999			\$198,015
\$75,000	\$79,999			\$489,399
\$80,000	\$84,999			\$290,153
\$85,000	\$89,999			\$150,503
\$90,000	\$94,999			\$235,215
\$95,000	\$99,999			\$323,248
\$100,000	\$109,999			\$346,799
\$110,000	\$119,999			\$284,369
\$120,000	\$129,999			\$0
\$130,000	\$139,999			\$345,575
\$140,000	\$149,999			\$123,185
\$150,000	\$159,999			\$134,031
\$160,000	\$169,999			\$146,637
\$170,000	\$179,999			\$0
\$180,000	\$189,999			\$0
\$190,000	\$199,999			\$179,176
\$200,000	\$209,999			\$0
\$210,000	\$219,999			\$0
\$220,000	\$229,999			\$0
\$230,000	\$239,999			\$0
\$240,000	\$249,999			\$0
\$250,000	\$259,999			\$0
\$260,000	\$269,999			\$246,160
\$270,000	\$279,999			\$253,111
\$280,000	\$289,999			\$0
\$290,000	\$299,999			\$0
\$300,000	\$324,999			\$0
\$325,000	\$349,999			\$0
\$350,000	\$374,999			\$0
\$375,000	\$399,999			\$0
\$400,000	\$424,999			\$0
\$425,000	\$449,999			\$0
\$450,000	\$474,999			\$0
\$475,000	\$499,999			\$0
\$500,000	\$599,999			\$556,381
\$600,000	\$699,999			\$0
\$700,000	\$799,999			\$0
\$800,000	\$899,999			\$0
\$900,000	\$999,999			\$0
\$1,000,000+				\$0
Total		9,648	80,133	\$22,634,740
				\$22,048,474



Continuance Table for Calculating Reinsurance Impact - Individual Market Only, Projection Period Information

Carrier Name:	Highmark Coverage Advantage	Attachment Point:	\$60,000
Product(s):	EPO	Reinsurance Cap:	\$100,000
Market Segment:	Individual	Coinsurance Rate:	45%
Rate Effective Date:	01/01/2022		
		Proj. Incurred Claim Impact:	-4.8%
		Proj. Morbidity Impact:	-0.1%

Reinsurance Program Impact Continuance Table Development - Plan Year 2022				
Annual Incurred Claims Range		Unique Members	Member Months	Total Incurred Claims with Reinsurance
\$0	\$29,999			\$64,453,198
\$30,000	\$34,999			\$6,068,256
\$35,000	\$39,999			\$5,825,552
\$40,000	\$44,999			\$6,046,058
\$45,000	\$49,999			\$5,101,107
\$50,000	\$54,999			\$3,407,178
\$55,000	\$59,999			\$3,754,074
\$60,000	\$64,999			\$3,676,514
\$65,000	\$69,999			\$3,592,213
\$70,000	\$74,999			\$4,077,661
\$75,000	\$79,999			\$3,265,912
\$80,000	\$84,999			\$3,189,522
\$85,000	\$89,999			\$2,250,884
\$90,000	\$94,999			\$1,944,631
\$95,000	\$99,999			\$4,277,527
\$100,000	\$109,999			\$3,548,675
\$110,000	\$119,999			\$4,935,241
\$120,000	\$129,999			\$3,627,397
\$130,000	\$139,999			\$3,279,942
\$140,000	\$149,999			\$2,023,081
\$150,000	\$159,999			\$3,284,023
\$160,000	\$169,999			\$1,612,612
\$170,000	\$179,999			\$1,731,201
\$180,000	\$189,999			\$2,341,422
\$190,000	\$199,999			\$2,667,577
\$200,000	\$209,999			\$1,108,907
\$210,000	\$219,999			\$3,370,526
\$220,000	\$229,999			\$836,821
\$230,000	\$239,999			\$872,108
\$240,000	\$249,999			\$1,147,055
\$250,000	\$259,999			\$946,213
\$260,000	\$269,999			\$2,465,487
\$270,000	\$279,999			\$773,989
\$280,000	\$289,999			\$1,342,477
\$290,000	\$299,999			\$1,656,731
\$300,000	\$324,999			\$3,854,404
\$325,000	\$349,999			\$2,558,100
\$350,000	\$374,999			\$3,434,389
\$375,000	\$399,999			\$4,843,749
\$400,000	\$424,999			\$2,721,322
\$425,000	\$449,999			\$1,257,352
\$450,000	\$474,999			\$1,342,613
\$475,000	\$499,999			\$948,732
\$500,000	\$599,999			\$3,678,005
\$600,000	\$699,999			\$1,879,113
\$700,000	\$799,999			\$1,455,852
\$800,000	\$899,999			\$839,819
\$900,000	\$999,999			\$929,030
\$1,000,000+				\$4,237,890
Total		34,887	325,937	\$208,469,580
				\$198,482,144



PA Rate Template Part II  
Rate Development and Change

Carrier Name:	Highmark Coverage Advantage
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2022

Table 5. Development of the Projected Index Rate, Market-Adjusted Index Rate, and Total Allowed Claims

Development of the Projected Index Rate	Actual Experience Data	Manual Data	
Total Allowed EHB Claims + EHB Capitation PMPM (net of prescription drug rebates) PMPM	\$ 336.68	\$ -	<- Actual Experience PMPM should be consistent with the Index Rate for Experie
Two year trend projection Factor	1.153	1.000	
Unadjusted Projected Allowed EHB Claims PMPM	\$ 388.15	\$ -	
Single Risk Pool Adjustment Factors			
Change in Morbidity - Impact of Reinsurance Program	0.999	0.999	
Change in Morbidity - All Other	1.071		<- See URRT Instructions
Total Non-Morbidity Changes	1.017	0.000	
Change in Demographics	1.013		<- See URRT Instructions
Change in Network	1.000		
Change in Benefits	1.000		<- See URRT Instructions
Change in Other	1.004		<- See URRT Instructions
Total Adjusted Projected Allowed EHB Claims PMPM	\$ 422.22	\$ -	
Credibility Factors	100%	0%	<- See Instructions
Blended Projected EHB Claims PMPM		\$ 422.22	<- Projected Index Rate
Development of the Market-Adjusted Index Rate and Total Allowed Claims			
Adjusted Projected Allowed EHB Claims PMPM	\$ 422.22		<- Index Rate for Projection Period on URRT
Projected Paid to Allowed Ratio	0.811		
Projected Incurred EHB Claims PMPM	\$ 342.56		
Market-wide Adjustments			
Projected Incurred Risk Adjustment PMPM	-\$24.34		
Projected Incurred Exchange User Fees PMPM	\$11.25		
Projected Incurred Reinsurance Recoveries PMPM	\$16.44		
Market-Adjusted Projected Incurred EHB Claims PMPM	\$ 361.71		
Market-Adjusted Projected Allowed EHB Claims PMPM	\$ 445.82		<- Market-Adjusted Index Rate
Projected Allowed Non-EHB Claims PMPM	\$ 10.36		
Market-Adjusted Projected Incurred Total Claims PMPM	\$ 370.11		
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 456.18		

Table 6. Retention

Retention Items - Express in percentages	Percentages	PMPM Amounts
Administrative Expenses	14.98%	\$65.29
General and Claims	9.95%	\$43.35
Agent/Broker Fees and Commissions	0.86%	\$3.76
Quality Improvement Initiatives	4.17%	\$18.18
Taxes and Fees	0.11%	\$0.49
Risk Adjustment User Fee	0.06%	\$0.25
PCORI Fee	0.06%	\$0.24
PA Premium & Other Taxes (if applicable)	0.00%	\$0.00
Federal Income Tax	0.00%	\$0.00
Health Insurance Providers Fee (Prorated for Small Groups only)	0.00%	\$0.00
Profit/Contingency (after tax)	0.00%	\$0.00
Total Retention	15.09%	\$65.78
Projected Required Revenue PMPM	\$ 435.89	

Table 8. Components of Rate Change

Rate Components	2021	2022	Difference	Percent Change
A. Calibrated Plan Adjusted Index Rate (PMPM)	\$ 263.29	\$ 258.03	\$ (5.26)	-2.0%
B. Base period allowed claims before normalization	\$ 568.33	\$ 336.68	\$ (231.66)	-88.0%
C. Normalization factor component of change	\$ (132.04)	\$ (72.45)	\$ 59.59	22.6%
D. Change in Normalized Allowed Claims Adjustment Components				
D1. Base period allowed claims after normalization	\$ 436.29	\$ 264.22	\$ (172.07)	-65.4%
D2. URRT Trend	\$ 97.44	\$ 40.39	\$ (57.05)	-21.7%
D3. URRT Morbidity	\$ 18.26	\$ 21.17	\$ 2.91	1.1%
D4. URRT Other	\$ (162.29)	\$ 5.57	\$ 167.86	63.8%
D5. Normalized URRT Risk Adjustment on an allowed basis	\$ (26.98)	\$ 23.55	\$ 50.53	19.2%
D6. Normalized Exchange User Fee on an allowed basis	\$ 10.87	\$ 10.88	\$ 0.01	0.0%
D7. Normalized Reinsurance Recoveries on an allowed basis	\$ (23.77)	\$ (15.91)	\$ 7.87	3.0%
D8. Subtotal - Sum(D1:D7)	\$ 349.82	\$ 349.88	\$ 0.06	0.0%
E. Change in Allowable Plan Adjusted Level Components				
E1. Network	\$ (115.54)	\$ (104.21)	\$ 11.33	4.3%
E2. Pricing AV	\$ (50.42)	\$ (48.29)	\$ 2.13	0.8%
E3. Benefit Richness	\$ 4.11	\$ 17.52	\$ 13.42	5.1%
E4. Catastrophic Eligibility	\$ (0.41)	\$ (0.47)	\$ (0.06)	0.0%
E5. Subtotal - Sum(E1:E4)	\$ (162.26)	\$ (135.45)	\$ 26.82	10.2%
F. Change in Retention Components				
F1. Administrative Expenses	\$ 36.82	\$ 38.65	\$ 1.83	0.7%
F2. Taxes and Fees	\$ 0.29	\$ 0.29	\$ (0.00)	0.0%
F3. Profit and/or Contingency	\$ -	\$ -	\$ -	0.0%
F4. Subtotal - Sum(F1:F3)	\$ 37.12	\$ 38.94	\$ 1.83	0.7%
G. Change in Miscellaneous Items	\$ 38.62	\$ 4.66	\$ (33.96)	-12.9%
H. Sum of Components of Rate Change (should approximate the change shown in line A)	\$ 263.29	\$ 258.03	\$ (5.26)	-2.0%



ence Period on URRT

For Informational Purposes only - No input required.

Blended Base Period Unadjusted Claims before Normalization	\$ 336.68	<- Index Rate of Experience Period on URRT
Blended Earned Premium	\$ 33,881,406.55	
Blended Loss Ratio	68.05%	

Table 5A. Small Group Projected Index Rate with Quarterly Trend

Effective Date	01/01/2022	04/01/2022	07/01/2022	10/01/2022	Total Single Risk Pool
# of Member Months Renewing in Quarter					-
Adjusted Projected Allowed EHB Claims PMPM	\$ 422.22	\$ 422.22	\$ 422.22	\$ 422.22	\$ 422.22
Months of Trend	-	3	6	9	
Annual Trend	7.37%	7.37%	7.37%	7.37%	
Single Risk Pool Projected Allowed Claims	\$ 422.22	\$ 429.79	\$ 437.51	\$ 445.35	\$ -
Quarterly Trend Factor	1.000	1.018	1.036	1.055	0.000

Table 7. Normalized Market-Adjusted Projected Allowed Total Claims

Normalization Factors	2021	2022
Average Age Factor	1.748	1.758
Average Geographic Factor	0.940	0.940
Average Tobacco Factor	1.007	1.007
Average Benefit Richness (induced demand)	1.093	1.091
Average Network Factor	0.720	0.702
Market-Adjusted Projected Allowed Total Claims PMPM	\$ 460.24	\$ 456.18
Normalized Market-Adjusted Projected Allowed Total Claims PMPM	\$ 353.31	\$ 358.01

Table 9. Year-over-Year Data to Support Table 8

	2021	2022	
Paid-to-Allowed	0.813	0.811	
URRT Trend (Total Applied Trend Factor)	1.223	1.153	<- URRT W1, S2
URRT Morbidity	1.034	1.069	<- URRT W1, S2
URRT "Other"	0.706	1.017	<- URRT W1, S2
Risk Adjustment	\$ (28.57)	\$ 24.34	<- URRT W1, S3
Exchange User Fee	\$ 11.51	\$ 11.25	<- URRT W1, S3
Reinsurance Recoveries	\$ 25.17	\$ 16.44	<- URRT W1, S3
Capitation	\$ 0.20	\$ 0.15	<- URRT W1, S2
Network	0.670	0.702	
Pricing AV	0.785	0.803	<- For 2021 in cell J81, please include a factor equal to the product of the average Pricing AV and the Non-Funding of CSR Adjustmen
Benefit Richness	1.022	1.089	
Catastrophic Eligibility	0.998	0.998	
Administrative Expenses	13.99%	14.98%	
Taxes and Fees	0.11%	0.11%	
Profit and/or Contingency	0.00%	0.00%	



PA Rate Template Part III

Table 10. Plan Rates

Carrier Name:	Highmark Coverage Advantage
Product(s):	EPO
Market Segment:	Individual
Rate Effective Date:	01/01/2022
Base Period Start Date	01/01/2020
Date of Most Recent Membership:	02/01/2021
Market Adjusted Index Rate:	\$445.82

Date of Most Recent Membership:										02/01/2021		45 CFR Part 156.8 (d) (2) Allowable Factors						
Market Adjusted Index Rate:										\$								
Plan Number	HIOS Plan ID (Standard Component)	Product Type (HMO, POS, PPO, EPO, Indemnity, Other)	1/1/2021 Plan Marketing Name	Existing, Modified, New, Discontinued & Mapped, Discontinued & Not Mapped (E,M,N,DM, DNM) for 2022	1/1/2022 HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Metallic Tier Actuarial Value	Standard AV, Approach (1), Approach (2)	Exchange On/Off or Off	Pricing AV (company-determined AV)	Benefit Richness (induced demand)	Benefits in addition to EHB	Provider Network	Catastrophic Eligibility	Non-Funding of CSR Adjustment	Pure Premium		

Totals - Current Membership							0.735			0.803	0.998	1.016	1.000	0.998	1.041	\$364.50
Total - Projected Membership							0.739			0.808	1.000	1.023	1.000	0.998	1.041	\$369.35
Transitional Plans	TRANSITIONAL	N/A	TRANSITIONAL	DNM	TRANSITIONAL	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Plan 1	79279PA0080001	EPO	Together Blue EPO Bronze 3800	M		Bronze	0.65	Standard AV	On/Off	0.688	0.940	1.000	1.000	1.000	1.000	\$288.32
Plan 2	79279PA0080004	EPO	Together Blue EPO Silver 2900	M		Silver	0.717	Approach (1)	On/Off	0.748	1.063	1.000	1.000	1.000	1.220	\$432.46
Plan 3	79279PA0080006	EPO	Together Blue EPO Gold 800	DM	79279PA0140001	Gold	0.815	Approach (1)	On/Off	0.854	1.023	1.007	1.000	1.000	1.000	\$392.30
Plan 4	79279PA0080008	EPO	Together Blue EPO Gold 0	M		Gold	0.791	Approach (1)	On/Off	0.822	1.003	1.000	1.000	1.000	1.000	\$367.41
Plan 5	79279PA0080010	EPO	Together Blue EPO Silver 2600	M		Silver	0.719	Approach (1)	Off	0.751	0.966	1.000	1.000	1.000	1.000	\$323.50
Plan 6	79279PA0090001	EPO	Together Blue EPO Bronze 6900 HSA	M		Bronze	0.648	Standard AV	On/Off	0.696	0.943	1.000	1.000	1.000	1.000	\$292.62
Plan 7	79279PA0090002	EPO	Together Blue EPO Silver 3450 HSA	M		Silver	0.661	Approach (1)	On/Off	0.715	1.035	1.000	1.000	1.000	1.220	\$402.32
Plan 8	79279PA0090003	EPO	Together Blue EPO Silver 1850 HSA	DM	79279PA0090004	Gold	0.799	Standard AV	Off	0.807	0.994	1.000	1.000	1.000	1.000	\$357.33
Plan 9	79279PA0100001	EPO	Together Blue Major Events EPO 8550 - 3 Free PCP Visits	M		Catastrophic	0.575	Standard AV	On/Off	0.572	0.912	1.000	1.000	0.920	1.000	\$213.93
Plan 10	79279PA0110001	EPO	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	DM	79279PA0170001	Gold	0.82	Approach (1)	On/Off	0.883	1.042	1.100	1.000	1.000	1.000	\$451.24
Plan 11	79279PA0120001	EPO	Together Blue Care Advantage EPO Gold 800	DM	79279PA0160001	Gold	0.82	Approach (1)	On/Off	0.883	1.042	1.007	1.000	1.000	1.000	\$413.16
Plan 12	79279PA0130001	EPO	Together Blue EPO Gold 800 + Adult Dental and Vision	DM	79279PA0150001	Gold	0.815	Approach (1)	On/Off	0.854	1.023	1.105	1.000	1.000	1.000	\$430.37
Plan 13	79279PA0130002	EPO	Together Blue EPO Bronze 3800 + Adult Dental and Vision	M		Bronze	0.65	Standard AV	On/Off	0.688	0.940	1.132	1.000	1.000	1.000	\$326.39
Plan 14	79279PA0130003	EPO	Together Blue EPO Silver 2900 + Adult Dental and Vision	M		Silver	0.717	Approach (1)	On/Off	0.748	1.063	1.088	1.000	1.000	1.220	\$470.53
Plan 15	79279PA0130004	EPO	Together Blue EPO Silver 2600 + Adult Dental and Vision	M		Silver	0.719	Approach (1)	Off	0.751	0.966	1.118	1.000	1.000	1.000	\$361.58
Plan 16	79279PA0130005	EPO		N		Gold	0.791	Approach (1)	On/Off	0.822	1.003	1.104	1.000	1.000	1.000	\$405.48







## PA Rate Template Part IV A - Individual

**Table 11. Plan Premium Development for 21-Year-Old Non-Tobacco User**

<b>Carrier Name:</b>	Highmark Coverage Advantage
<b>Product(s):</b>	EPO
<b>Market Segment:</b>	Individual
<b>Rate Effective Date:</b>	01/01/2022

Plan Number	HIOS Plan ID (Standard Component)	1/1/2021 Plan Marketing Name	Discontinued, New, Modified, Existing (D,N,M,E) for 2022	1/1/2022 Plan HIOS Plan ID (If 1/1/2021 Plan Discontinued & Mapped)	Metallic Tier	Exchange On/Off or Off
Totals						

Plan 1	79279PA0080001	gether Blue EPO Bronze 3800	M		Bronze	On/Off
Plan 2	79279PA0080004	gether Blue EPO Silver 2900	M		Silver	On/Off
Plan 3	79279PA0080006	ogether Blue EPO Gold 800	DM	79279PA0140001	Gold	On/Off
Plan 4	79279PA0080008	Together Blue EPO Gold 800	M		Gold	On/Off
Plan 5	79279PA0080010	gether Blue EPO Silver 2600	M		Silver	Off
Plan 6	79279PA0090001	her Blue EPO Bronze 6900	M		Bronze	On/Off
Plan 7	79279PA0090002	ther Blue EPO Silver 3450	M		Silver	On/Off
Plan 8	79279PA0090003	ther Blue EPO Silver 1850	DM	79279PA0090004	Gold	Off
Plan 9	79279PA0100001	Major Events EPO 8550 - 3	M		Catastrophic	On/Off
Plan 10	79279PA0110001	vantage EPO Gold 800 + A	DM	79279PA0170001	Gold	On/Off
Plan 11	79279PA0120001	Blue Care Advantage EPO	DM	79279PA0160001	Gold	On/Off
Plan 12	79279PA0130001	EPO Gold 800 + Adult De	DM	79279PA0150001	Gold	On/Off
Plan 13	79279PA0130002	PO Bronze 3800 + Adult D	M		Bronze	On/Off
Plan 14	79279PA0130003	EPO Silver 2900 + Adult De	M		Silver	On/Off
Plan 15	79279PA0130004	EPO Silver 2600 + Adult De	M		Silver	Off
Plan 16	79279PA0130005		N		Gold	On/Off

2021 21-year-old, Non-Tobacco Premium PMPM									
1	2	3	4	5	6	7	8	9	Average (weighted by enrollment by rating area)
\$ 247.37	\$ -	\$ -	\$ 247.51	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 247.50

[illegible]







## PA Rate Quarterly Template Part V

### Consumer Factors

<b>Carrier Name:</b>	<b>Highmark Coverage Advantage</b>
<b>Product(s):</b>	<b>EPO</b>
<b>Market Segment:</b>	<b>Individual</b>
<b>Rate Effective Date:</b>	<b>01/01/2022</b>

### Table 12. Age and Tobacco Factors

Projection Period Age and Tobacco Factors						
Age Band	Age Factor	Tobacco Factor		Age Band	Age Factor	Tobacco Factor
0-14	0.765			40	1.278	1.100
15	0.833			41	1.302	1.105
16	0.859			42	1.325	1.112
17	0.885			43	1.357	1.121
18	0.913	1.000		44	1.397	1.132
19	0.941	1.000		45	1.444	1.145
20	0.970	1.000		46	1.500	1.160
21	1.000	1.025		47	1.563	1.177
22	1.000	1.025		48	1.635	1.196
23	1.000	1.025		49	1.706	1.217
24	1.000	1.025		50	1.786	1.225
25	1.004	1.025		51	1.865	1.225
26	1.024	1.025		52	1.952	1.225
27	1.048	1.025		53	2.040	1.225
28	1.087	1.025		54	2.135	1.225
29	1.119	1.025		55	2.230	1.225
30	1.135	1.025		56	2.333	1.225
31	1.159	1.025		57	2.437	1.225
32	1.183	1.025		58	2.548	1.225
33	1.198	1.025		59	2.603	1.225
34	1.214	1.025		60	2.714	1.225
35	1.222	1.025		61	2.810	1.225
36	1.230	1.025		62	2.873	1.225
37	1.238	1.025		63	2.952	1.225
38	1.246	1.025		64+	3.000	1.225
39	1.262	1.025				

\*PA follows the federal default age curve.

### Table 13. Geographic Factors

Geographic Area Factors			
Area	Counties	Current Factor	Proposed Factor
Rating Area 1	Erie	0.940	0.940
Rating Area 2			
Rating Area 3			
Rating Area 4	Allegheny, Washington, Westmoreland	0.940	0.940
Rating Area 5			
Rating Area 6			
Rating Area 7			
Rating Area 8			
Rating Area 9			

### Table 14. Network Factors

[illegible]



Company Name: Highmark Coverage Advantage  
Market: Individual  
Product: EPO  
Effective Date of Rates: January 1, 2022

Ending date of Rates: December 31, 2022

HIOS Plan ID (On Exchange)=>	79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001		79279PA0140001		79279PA0150001		79279PA0150001	
HIOS Plan ID (Off Exchange)=>	79279PA0080008		79279PA0080008		79279PA0130005		79279PA0130005		79279PA0140001		79279PA0140001		79279PA0150001		79279PA0150001	
Plan Marketing Name =>	Together Blue EPO Gold 0		Together Blue EPO Gold 0		Together Blue EPO Gold 0 + Adult Dental and Vision		Together Blue EPO Gold 0 + Adult Dental and Vision		Together Blue EPO Premier Gold 0		Together Blue EPO Premier Gold 0		Together Blue EPO Premier Gold 0 + Adult Dental and Vision		Together Blue EPO Premier Gold 0 + Adult Dental and Vision	
Form # =>	TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/Premier/HCA/DP		TB/EPO/Premier/HCA/DP		TB/EPO/Premier/ADV/HCA/DP		TB/EPO/Premier/ADV/HCA/DP	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Gold		Gold	
Deductible =>	\$0		\$0		\$0		\$0		\$0		\$0		\$0		\$0	
Coinsurance =>	70%		70%		70%		70%		80%		80%		80%		80%	
Copays =>	\$20 PCP		\$20 PCP		\$20 PCP		\$20 PCP		\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP	
OOP Maximum =>	\$7,500		\$7,500		\$7,500		\$7,500		\$6,500		\$6,500		\$6,500		\$6,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$187.03	\$187.03	\$187.03	\$187.03	\$206.41	\$206.41	\$206.41	\$206.41	\$199.70	\$199.70	\$199.70	\$199.70	\$219.09	\$219.09	\$219.09	\$219.09
15	\$203.65	\$203.65	\$203.65	\$203.65	\$224.76	\$224.76	\$224.76	\$224.76	\$217.45	\$217.45	\$217.45	\$217.45	\$238.56	\$238.56	\$238.56	\$238.56
16	\$210.01	\$210.01	\$210.01	\$210.01	\$231.78	\$231.78	\$231.78	\$231.78	\$224.24	\$224.24	\$224.24	\$224.24	\$246.01	\$246.01	\$246.01	\$246.01
17	\$216.36	\$216.36	\$216.36	\$216.36	\$238.79	\$238.79	\$238.79	\$238.79	\$231.03	\$231.03	\$231.03	\$231.03	\$253.46	\$253.46	\$253.46	\$253.46
18	\$223.21	\$223.21	\$223.21	\$223.21	\$246.35	\$246.35	\$246.35	\$246.35	\$238.34	\$238.34	\$238.34	\$238.34	\$261.47	\$261.47	\$261.47	\$261.47
19	\$230.06	\$230.06	\$230.06	\$230.06	\$253.90	\$253.90	\$253.90	\$253.90	\$245.65	\$245.65	\$245.65	\$245.65	\$269.49	\$269.49	\$269.49	\$269.49
20	\$237.15	\$237.15	\$237.15	\$237.15	\$261.73	\$261.73	\$261.73	\$261.73	\$253.22	\$253.22	\$253.22	\$253.22	\$277.80	\$277.80	\$277.80	\$277.80
21	\$244.48	\$250.59	\$244.48	\$250.59	\$269.82	\$276.57	\$269.82	\$276.57	\$261.05	\$267.58	\$261.05	\$267.58	\$286.39	\$293.55	\$286.39	\$293.55
22	\$244.48	\$250.59	\$244.48	\$250.59	\$269.82	\$276.57	\$269.82	\$276.57	\$261.05	\$267.58	\$261.05	\$267.58	\$286.39	\$293.55	\$286.39	\$293.55
23	\$244.48	\$250.59	\$244.48	\$250.59	\$269.82	\$276.57	\$269.82	\$276.57	\$261.05	\$267.58	\$261.05	\$267.58	\$286.39	\$293.55	\$286.39	\$293.55
24	\$244.48	\$250.59	\$244.48	\$250.59	\$269.82	\$276.57	\$269.82	\$276.57	\$261.05	\$267.58	\$261.05	\$267.58	\$286.39	\$293.55	\$286.39	\$293.55
25	\$245.46	\$251.60	\$245.46	\$251.60	\$270.90	\$277.67	\$270.90	\$277.67	\$262.09	\$268.64	\$262.09	\$268.64	\$287.54	\$294.73	\$287.54	\$294.73
26	\$250.35	\$256.61	\$250.35	\$256.61	\$276.30	\$283.21	\$276.30	\$283.21	\$267.32	\$274.00	\$267.32	\$274.00	\$293.26	\$300.59	\$293.26	\$300.59
27	\$256.22	\$262.63	\$256.22	\$262.63	\$282.77	\$289.84	\$282.77	\$289.84	\$273.58	\$280.42	\$273.58	\$280.42	\$300.14	\$307.64	\$300.14	\$307.64
28	\$265.75	\$272.39	\$265.75	\$272.39	\$293.29	\$300.62	\$293.29	\$300.62	\$283.76	\$290.85	\$283.76	\$290.85	\$311.31	\$319.09	\$311.31	\$319.09
29	\$273.57	\$280.41	\$273.57	\$280.41	\$301.93	\$309.48	\$301.93	\$309.48	\$292.11	\$299.41	\$292.11	\$299.41	\$320.47	\$328.48	\$320.47	\$328.48
30	\$277.48	\$284.42	\$277.48	\$284.42	\$306.25	\$313.91	\$306.25	\$313.91	\$296.29	\$303.70	\$296.29	\$303.70	\$325.05	\$333.18	\$325.05	\$333.18
31	\$283.35	\$290.43	\$283.35	\$290.43	\$312.72	\$320.54	\$312.72	\$320.54	\$302.56	\$310.12	\$302.56	\$310.12	\$331.93	\$340.23	\$331.93	\$340.23
32	\$289.22	\$296.45	\$289.22	\$296.45	\$319.20	\$327.18	\$319.20	\$327.18	\$308.82	\$316.54	\$308.82	\$316.54	\$338.80	\$347.27	\$338.80	\$347.27
33	\$292.89	\$300.21	\$292.89	\$300.21	\$323.24	\$331.32	\$323.24	\$331.32	\$312.74	\$320.56	\$312.74	\$320.56	\$343.10	\$351.68	\$343.10	\$351.68
34	\$296.80	\$304.22	\$296.80	\$304.22	\$327.56	\$335.75	\$327.56	\$335.75	\$316.91	\$324.83	\$316.91	\$324.83	\$347.68	\$356.37	\$347.68	\$356.37
35	\$298.75	\$306.22	\$298.75	\$306.22	\$329.72	\$337.96	\$329.72	\$337.96	\$319.00	\$326.98	\$319.00	\$326.98	\$349.97	\$358.72	\$349.97	\$358.72
36	\$300.71	\$308.23	\$300.71	\$308.23	\$331.88	\$340.18	\$331.88	\$340.18	\$321.09	\$329.12	\$321.09	\$329.12	\$352.26	\$361.07	\$352.26	\$361.07
37	\$302.67	\$310.24	\$302.67	\$310.24	\$334.04	\$342.39	\$334.04	\$342.39	\$323.18	\$331.26	\$323.18	\$331.26	\$354.55	\$363.41	\$354.55	\$363.41
38	\$304.62	\$312.24	\$304.62	\$312.24	\$336.20	\$344.61	\$336.20	\$344.61	\$325.27	\$333.40	\$325.27	\$333.40	\$356.84	\$365.76	\$356.84	\$365.76
39	\$308.53	\$316.24	\$308.53	\$316.24	\$340.51	\$349.02	\$340.51	\$349.02	\$329.45	\$337.69	\$329.45	\$337.69	\$361.42	\$370.46	\$361.42	\$370.46
40	\$312.45	\$343.70	\$312.45	\$343.70	\$344.83	\$379.31	\$344.83	\$379.31	\$333.62	\$366.98	\$333.62	\$366.98	\$366.01	\$402.61	\$366.01	\$402.61
41	\$318.31	\$351.73	\$318.31	\$351.73	\$351.31	\$388.20	\$351.31	\$388.20	\$339.89	\$375.58	\$339.89	\$375.58	\$372.88	\$412.03	\$372.88	\$412.03
42	\$323.94	\$360.22	\$323.94	\$360.22	\$357.51	\$397.55	\$357.51	\$397.55	\$345.89	\$384.63	\$345.89	\$384.63	\$379.47	\$421.97	\$379.47	\$421.97
43	\$331.76	\$371.90	\$331.76	\$371.90	\$366.15	\$410.45	\$366.15	\$410.45	\$354.24	\$397.10	\$354.24	\$397.10	\$388.63	\$435.65	\$388.63	\$435.65
44	\$341.54	\$386.62	\$341.54	\$386.62	\$376.94	\$426.70	\$376.94	\$426.70	\$364.69	\$412.83	\$364.69	\$412.83	\$400.09	\$452.90	\$400.09	\$452.90
45	\$353.03	\$404.22	\$353.03	\$404.22	\$389.62	\$446.11	\$389.62	\$446.11	\$376.96	\$431.62	\$376.96	\$431.62	\$413.55	\$473.51	\$413.55	\$473.51
46	\$366.72	\$425.40	\$366.72	\$425.40	\$404.73	\$469.49	\$404.73	\$469.49	\$391.58	\$454.23	\$391.58	\$454.23	\$429.59	\$498.32	\$429.59	\$498.32
47	\$382.12	\$449.76	\$382.12	\$449.76	\$421.73	\$496.38	\$421.73	\$496.38	\$408.02	\$480.24	\$408.02	\$480.24	\$447.63	\$526.86	\$447.63	\$526.86
48	\$399.72	\$478.07	\$399.72	\$478.07	\$441.16	\$527.63	\$441.16	\$527.63	\$426.82	\$510.48	\$426.82	\$510.48	\$468.25	\$560.03	\$468.25	\$560.03
49	\$417.08	\$507.59	\$417.08	\$507.59	\$460.31	\$560.20	\$460.31	\$560.20	\$445.35	\$541.99	\$445.35	\$541.99	\$488.58	\$594.60	\$488.58	\$594.60
50	\$436.64	\$534.88	\$436.64	\$534.88	\$481.90	\$590.33	\$481.90	\$590.33	\$466.24	\$571.14	\$466.24	\$571.14	\$511.49	\$626.58	\$511.49	\$626.58
51	\$455.96	\$558.55	\$455.96	\$558.55	\$503.21	\$616.43	\$503.21	\$616.43	\$486.86	\$596.40	\$486.86	\$596.40	\$534.12	\$654.30	\$534.12	\$654.30
52	\$477.22	\$584.59	\$477.22	\$584.59	\$526.69	\$645.20	\$526.69	\$645.20	\$509.57	\$624.22	\$509.57	\$624.22	\$559.03	\$684.81	\$559.03	\$684.81
53	\$498.74	\$610.96	\$498.74	\$610.96	\$550.43	\$674.28	\$550.43	\$674.28	\$532.54	\$652.36	\$532.54	\$652.36	\$584.24	\$715.69	\$584.24	\$715.69
54	\$521.96	\$639.40	\$521.96	\$639.40	\$576.07	\$705.69	\$576.07	\$705.69	\$557.34	\$682.74	\$557.34	\$682.74	\$611.44	\$749.01	\$611.44	\$749.01
55	\$545.19	\$667.86	\$545.19	\$667.86	\$601.70	\$737.08	\$601.70	\$737.08	\$582.14	\$713.12	\$582.14	\$713.12	\$638.65	\$782.35	\$638.65	\$782.35
56	\$570.37	\$698.70	\$570.37	\$698.70	\$629.49	\$771.13	\$629.49	\$771.13	\$609.03	\$746.06	\$609.03	\$746.06	\$668.15	\$818.48	\$668.15	\$818.48
57	\$595.80	\$729.86	\$595.80	\$729.86	\$657.55	\$805.50	\$657.55	\$805.50	\$636.18	\$779.32	\$636.18	\$779.32	\$697.93	\$854.96	\$697.93	\$854.96
58	\$622.94	\$763.10	\$622.94	\$763.10	\$687.50	\$842.19	\$687.50	\$842.19	\$665.16	\$814.82	\$665.16	\$814.82	\$729.72	\$893.91	\$729.72	\$893.91
59	\$636.38	\$779.57	\$636.38	\$779.57	\$702.34	\$860.37	\$702.34	\$860.37	\$679.51	\$832.40	\$679.51	\$832.40	\$745.47	\$913.20	\$745.47	\$913.20
60	\$663.52	\$812.81	\$663.52	\$812.81	\$732.29	\$897.06	\$732.29	\$897.06	\$708.49	\$867.90	\$708.49	\$867.90	\$777.26	\$952.14	\$777.26	\$952.14
61	\$686.99	\$841.56	\$686.99	\$841.56	\$758.19	\$928.78	\$758.19	\$928.78	\$733.55	\$898.60	\$733.55	\$898.60	\$804.76	\$985.83	\$804.76	\$985.83
62	\$702.39	\$860.43	\$702.39	\$860.43	\$775.19	\$949.61	\$775.19	\$949.61	\$750.00	\$918.75	\$750.00	\$918.75	\$822.80	\$1,007.93	\$822.80	\$1,007.93



Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79279PA0160001		79279PA0160001		79279PA0170001		79279PA0170001		N/A		N/A		79279PA0080004		79279PA0080004	
HIOS Plan ID (Off Exchange)=>	79279PA0160001		79279PA0160001		79279PA0170001		79279PA0170001		79279PA0090004		79279PA0090004		79279PA0080004		79279PA0080004	
Plan Marketing Name =>	Together Blue Care Advantage EPO Premier Gold 0		Together Blue Care Advantage EPO Premier Gold 0		Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision		Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision		Together Blue EPO Gold 1400 HSA		Together Blue EPO Gold 1400 HSA		Together Blue EPO Silver 2900		Together Blue EPO Silver 2900	
Form # =>	TB/CA/EPO/Premier/HCA/DP		TB/CA/EPO/Premier/HCA/DP		CA/EPO/Premier/ADV/HCA/DP		CA/EPO/Premier/ADV/HCA/DP		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Gold		Gold		Gold		Gold		Gold		Gold		Silver		Silver	
Deductible =>	\$0		\$0		\$0		\$0		\$1,400		\$1,400		\$2,900		\$2,900	
Coinsurance =>	80%		80%		80%		80%		80%		80%		70%		70%	
Copays =>	\$15 PCP		\$15 PCP		\$15 PCP		\$15 PCP		N/A		N/A		\$50 PCP		\$50 PCP	
OOP Maximum =>	\$6,500		\$6,500		\$6,500		\$6,500		\$5,000		\$5,000		\$7,800		\$7,800	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$210.32	\$210.32	\$210.32	\$210.32	\$229.71	\$229.71	\$229.71	\$229.71	\$181.90	\$181.90	\$181.90	\$181.90	\$220.14	\$220.14	\$220.14	\$220.14
15	\$229.02	\$229.02	\$229.02	\$229.02	\$250.12	\$250.12	\$250.12	\$250.12	\$198.07	\$198.07	\$198.07	\$198.07	\$239.71	\$239.71	\$239.71	\$239.71
16	\$236.16	\$236.16	\$236.16	\$236.16	\$257.93	\$257.93	\$257.93	\$257.93	\$204.25	\$204.25	\$204.25	\$204.25	\$247.19	\$247.19	\$247.19	\$247.19
17	\$243.31	\$243.31	\$243.31	\$243.31	\$265.74	\$265.74	\$265.74	\$265.74	\$210.44	\$210.44	\$210.44	\$210.44	\$254.68	\$254.68	\$254.68	\$254.68
18	\$251.01	\$251.01	\$251.01	\$251.01	\$274.15	\$274.15	\$274.15	\$274.15	\$217.09	\$217.09	\$217.09	\$217.09	\$262.73	\$262.73	\$262.73	\$262.73
19	\$258.71	\$258.71	\$258.71	\$258.71	\$282.55	\$282.55	\$282.55	\$282.55	\$223.75	\$223.75	\$223.75	\$223.75	\$270.79	\$270.79	\$270.79	\$270.79
20	\$266.68	\$266.68	\$266.68	\$266.68	\$291.26	\$291.26	\$291.26	\$291.26	\$230.65	\$230.65	\$230.65	\$230.65	\$279.14	\$279.14	\$279.14	\$279.14
21	\$274.93	\$281.80	\$274.93	\$281.80	\$300.27	\$307.78	\$300.27	\$307.78	\$237.78	\$243.72	\$237.78	\$243.72	\$287.77	\$294.96	\$287.77	\$294.96
22	\$274.93	\$281.80	\$274.93	\$281.80	\$300.27	\$307.78	\$300.27	\$307.78	\$237.78	\$243.72	\$237.78	\$243.72	\$287.77	\$294.96	\$287.77	\$294.96
23	\$274.93	\$281.80	\$274.93	\$281.80	\$300.27	\$307.78	\$300.27	\$307.78	\$237.78	\$243.72	\$237.78	\$243.72	\$287.77	\$294.96	\$287.77	\$294.96
24	\$274.93	\$281.80	\$274.93	\$281.80	\$300.27	\$307.78	\$300.27	\$307.78	\$237.78	\$243.72	\$237.78	\$243.72	\$287.77	\$294.96	\$287.77	\$294.96
25	\$276.03	\$282.93	\$276.03	\$282.93	\$301.47	\$309.01	\$301.47	\$309.01	\$238.73	\$244.70	\$238.73	\$244.70	\$288.92	\$296.14	\$288.92	\$296.14
26	\$281.53	\$288.57	\$281.53	\$288.57	\$307.48	\$315.17	\$307.48	\$315.17	\$243.49	\$249.58	\$243.49	\$249.58	\$294.68	\$302.05	\$294.68	\$302.05
27	\$288.13	\$295.33	\$288.13	\$295.33	\$314.68	\$322.55	\$314.68	\$322.55	\$249.19	\$255.42	\$249.19	\$255.42	\$301.58	\$309.12	\$301.58	\$309.12
28	\$298.85	\$306.32	\$298.85	\$306.32	\$326.39	\$334.55	\$326.39	\$334.55	\$258.47	\$264.93	\$258.47	\$264.93	\$312.81	\$320.63	\$312.81	\$320.63
29	\$307.65	\$315.34	\$307.65	\$315.34	\$336.00	\$344.40	\$336.00	\$344.40	\$266.08	\$272.73	\$266.08	\$272.73	\$322.01	\$330.06	\$322.01	\$330.06
30	\$312.05	\$319.85	\$312.05	\$319.85	\$340.81	\$349.33	\$340.81	\$349.33	\$269.88	\$276.63	\$269.88	\$276.63	\$326.62	\$334.79	\$326.62	\$334.79
31	\$318.64	\$326.61	\$318.64	\$326.61	\$348.01	\$356.71	\$348.01	\$356.71	\$275.59	\$282.48	\$275.59	\$282.48	\$333.53	\$341.87	\$333.53	\$341.87
32	\$325.24	\$333.37	\$325.24	\$333.37	\$355.22	\$364.10	\$355.22	\$364.10	\$281.29	\$288.32	\$281.29	\$288.32	\$340.43	\$348.94	\$340.43	\$348.94
33	\$329.37	\$337.60	\$329.37	\$337.60	\$359.72	\$368.71	\$359.72	\$368.71	\$284.86	\$291.98	\$284.86	\$291.98	\$344.75	\$353.37	\$344.75	\$353.37
34	\$333.77	\$342.11	\$333.77	\$342.11	\$364.53	\$373.64	\$364.53	\$373.64	\$288.66	\$295.88	\$288.66	\$295.88	\$349.35	\$358.08	\$349.35	\$358.08
35	\$335.96	\$344.36	\$335.96	\$344.36	\$366.93	\$376.10	\$366.93	\$376.10	\$290.57	\$297.83	\$290.57	\$297.83	\$351.65	\$360.44	\$351.65	\$360.44
36	\$338.16	\$346.61	\$338.16	\$346.61	\$369.33	\$378.56	\$369.33	\$378.56	\$292.47	\$299.78	\$292.47	\$299.78	\$353.96	\$362.81	\$353.96	\$362.81
37	\$340.36	\$348.87	\$340.36	\$348.87	\$371.73	\$381.02	\$371.73	\$381.02	\$294.37	\$301.73	\$294.37	\$301.73	\$356.26	\$365.17	\$356.26	\$365.17
38	\$342.56	\$351.12	\$342.56	\$351.12	\$374.14	\$383.49	\$374.14	\$383.49	\$296.27	\$303.68	\$296.27	\$303.68	\$358.56	\$367.52	\$358.56	\$367.52
39	\$346.96	\$355.63	\$346.96	\$355.63	\$378.94	\$388.41	\$378.94	\$388.41	\$300.08	\$307.58	\$300.08	\$307.58	\$363.17	\$372.25	\$363.17	\$372.25
40	\$351.36	\$386.50	\$351.36	\$386.50	\$383.75	\$422.13	\$383.75	\$422.13	\$303.88	\$334.27	\$303.88	\$334.27	\$367.77	\$404.55	\$367.77	\$404.55
41	\$357.96	\$395.55	\$357.96	\$395.55	\$390.95	\$432.00	\$390.95	\$432.00	\$309.59	\$342.10	\$309.59	\$342.10	\$374.68	\$414.02	\$374.68	\$414.02
42	\$364.28	\$405.08	\$364.28	\$405.08	\$397.86	\$442.42	\$397.86	\$442.42	\$315.06	\$350.35	\$315.06	\$350.35	\$381.30	\$424.01	\$381.30	\$424.01
43	\$373.08	\$418.22	\$373.08	\$418.22	\$407.47	\$456.77	\$407.47	\$456.77	\$322.67	\$361.71	\$322.67	\$361.71	\$390.50	\$437.75	\$390.50	\$437.75
44	\$384.08	\$434.78	\$384.08	\$434.78	\$419.48	\$474.85	\$419.48	\$474.85	\$332.18	\$376.03	\$332.18	\$376.03	\$402.01	\$455.08	\$402.01	\$455.08
45	\$397.00	\$454.57	\$397.00	\$454.57	\$433.59	\$496.46	\$433.59	\$496.46	\$343.35	\$393.14	\$343.35	\$393.14	\$415.54	\$475.79	\$415.54	\$475.79
46	\$412.40	\$478.38	\$412.40	\$478.38	\$450.41	\$522.48	\$450.41	\$522.48	\$356.67	\$413.74	\$356.67	\$413.74	\$431.66	\$500.73	\$431.66	\$500.73
47	\$429.72	\$505.78	\$429.72	\$505.78	\$469.32	\$552.39	\$469.32	\$552.39	\$371.65	\$437.43	\$371.65	\$437.43	\$449.78	\$529.39	\$449.78	\$529.39
48	\$449.51	\$537.61	\$449.51	\$537.61	\$490.94	\$587.16	\$490.94	\$587.16	\$388.77	\$464.97	\$388.77	\$464.97	\$470.50	\$562.72	\$470.50	\$562.72
49	\$469.03	\$570.81	\$469.03	\$570.81	\$512.26	\$623.42	\$512.26	\$623.42	\$405.65	\$493.68	\$405.65	\$493.68	\$490.94	\$597.47	\$490.94	\$597.47
50	\$491.02	\$601.50	\$491.02	\$601.50	\$536.28	\$656.94	\$536.28	\$656.94	\$424.68	\$520.23	\$424.68	\$520.23	\$513.96	\$629.60	\$513.96	\$629.60
51	\$512.74	\$628.11	\$512.74	\$628.11	\$560.00	\$686.00	\$560.00	\$686.00	\$443.46	\$543.24	\$443.46	\$543.24	\$536.69	\$657.45	\$536.69	\$657.45
52	\$536.66	\$657.41	\$536.66	\$657.41	\$586.13	\$718.01	\$586.13	\$718.01	\$464.15	\$568.58	\$464.15	\$568.58	\$561.73	\$688.12	\$561.73	\$688.12
53	\$560.86	\$687.05	\$560.86	\$687.05	\$612.55	\$750.37	\$612.55	\$750.37	\$485.07	\$594.21	\$485.07	\$594.21	\$587.05	\$719.14	\$587.05	\$719.14
54	\$586.98	\$719.05	\$586.98	\$719.05	\$641.08	\$785.32	\$641.08	\$785.32	\$507.66	\$621.88	\$507.66	\$621.88	\$614.39	\$752.63	\$614.39	\$752.63
55	\$613.09	\$751.04	\$613.09	\$751.04	\$669.60	\$820.26	\$669.60	\$820.26	\$530.25	\$649.56	\$530.25	\$649.56	\$641.73	\$786.12	\$641.73	\$786.12
56	\$641.41	\$785.73	\$641.41	\$785.73	\$700.53	\$858.15	\$700.53	\$858.15	\$554.74	\$679.56	\$554.74	\$679.56	\$671.37	\$822.43	\$671.37	\$822.43
57	\$670.00	\$820.75	\$670.00	\$820.75	\$731.76	\$896.41	\$731.76	\$896.41	\$579.47	\$709.85	\$579.47	\$709.85	\$701.30	\$859.09	\$701.30	\$859.09
58	\$700.52	\$858.14	\$700.52	\$858.14	\$765.09	\$937.24	\$765.09	\$937.24	\$605.86	\$742.18	\$605.86	\$742.18	\$733.24	\$898.22	\$733.24	\$898.22
59	\$715.64	\$876.66	\$715.64	\$876.66	\$781.60	\$957.46	\$781.60	\$957.46	\$618.94	\$758.20	\$618.94	\$758.20	\$749.07	\$917.61	\$749.07	\$917.61
60	\$746.16	\$914.05	\$746.16	\$914.05	\$814.93	\$998.29	\$814.93	\$998.29	\$645.33	\$790.53	\$645.33	\$790.53	\$781.01	\$956.74	\$781.01	\$956.74
61	\$772.55	\$946.37	\$772.55	\$946.37	\$843.76	\$1,033.61										



Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79279PA0130003		79279PA0130003		79279PA0090002		79279PA0090002		N/A		N/A		N/A		N/A	
HIOS Plan ID (Off Exchange)=>	79279PA0130003		79279PA0130003		79279PA0090002		79279PA0090002		79279PA0080010		79279PA0080010		79279PA0130004		79279PA0130004	
Plan Marketing Name =>	Together Blue EPO Silver 2900 + Adult Dental and Vision		Together Blue EPO Silver 2900 + Adult Dental and Vision		Together Blue EPO Silver 3250 HSA		Together Blue EPO Silver 3250 HSA		Together Blue EPO Silver 2600		Together Blue EPO Silver 2600		Together Blue EPO Silver 2600 + Adult Dental and Vision		Together Blue EPO Silver 2600 + Adult Dental and Vision	
Form # =>	TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Silver		Silver		Silver		Silver		Silver		Silver		Silver		Silver	
Deductible =>	\$2,900		\$2,900		\$3,250		\$3,250		\$2,600		\$2,600		\$2,600		\$2,600	
Coinsurance =>	70%		70%		90%		90%		70%		70%		70%		70%	
Copays =>	\$50 PCP		\$50 PCP		\$70 after Ded. PCP		\$70 after Ded. PCP		\$40 PCP		\$40 PCP		\$40 PCP		\$40 PCP	
OOP Maximum =>	\$7,800		\$7,800		\$6,900		\$6,900		\$8,500		\$8,500		\$8,500		\$8,500	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$239.53	\$239.53	\$239.53	\$239.53	\$204.81	\$204.81	\$204.81	\$204.81	\$164.68	\$164.68	\$164.68	\$164.68	\$184.07	\$184.07	\$184.07	\$184.07
15	\$260.82	\$260.82	\$260.82	\$260.82	\$223.01	\$223.01	\$223.01	\$223.01	\$179.32	\$179.32	\$179.32	\$179.32	\$200.43	\$200.43	\$200.43	\$200.43
16	\$268.96	\$268.96	\$268.96	\$268.96	\$229.97	\$229.97	\$229.97	\$229.97	\$184.92	\$184.92	\$184.92	\$184.92	\$206.68	\$206.68	\$206.68	\$206.68
17	\$277.10	\$277.10	\$277.10	\$277.10	\$236.93	\$236.93	\$236.93	\$236.93	\$190.51	\$190.51	\$190.51	\$190.51	\$212.94	\$212.94	\$212.94	\$212.94
18	\$285.87	\$285.87	\$285.87	\$285.87	\$244.43	\$244.43	\$244.43	\$244.43	\$196.54	\$196.54	\$196.54	\$196.54	\$219.68	\$219.68	\$219.68	\$219.68
19	\$294.64	\$294.64	\$294.64	\$294.64	\$251.92	\$251.92	\$251.92	\$251.92	\$202.57	\$202.57	\$202.57	\$202.57	\$226.41	\$226.41	\$226.41	\$226.41
20	\$303.72	\$303.72	\$303.72	\$303.72	\$259.69	\$259.69	\$259.69	\$259.69	\$208.81	\$208.81	\$208.81	\$208.81	\$233.39	\$233.39	\$233.39	\$233.39
21	\$313.11	\$320.94	\$313.11	\$320.94	\$267.72	\$274.41	\$267.72	\$274.41	\$215.27	\$220.65	\$215.27	\$220.65	\$240.61	\$246.63	\$240.61	\$246.63
22	\$313.11	\$320.94	\$313.11	\$320.94	\$267.72	\$274.41	\$267.72	\$274.41	\$215.27	\$220.65	\$215.27	\$220.65	\$240.61	\$246.63	\$240.61	\$246.63
23	\$313.11	\$320.94	\$313.11	\$320.94	\$267.72	\$274.41	\$267.72	\$274.41	\$215.27	\$220.65	\$215.27	\$220.65	\$240.61	\$246.63	\$240.61	\$246.63
24	\$313.11	\$320.94	\$313.11	\$320.94	\$267.72	\$274.41	\$267.72	\$274.41	\$215.27	\$220.65	\$215.27	\$220.65	\$240.61	\$246.63	\$240.61	\$246.63
25	\$314.36	\$322.22	\$314.36	\$322.22	\$268.79	\$275.51	\$268.79	\$275.51	\$216.13	\$221.53	\$216.13	\$221.53	\$241.57	\$247.61	\$241.57	\$247.61
26	\$320.62	\$328.64	\$320.62	\$328.64	\$274.15	\$281.00	\$274.15	\$281.00	\$220.44	\$225.95	\$220.44	\$225.95	\$246.38	\$252.54	\$246.38	\$252.54
27	\$328.14	\$336.34	\$328.14	\$336.34	\$280.57	\$287.58	\$280.57	\$287.58	\$225.60	\$231.24	\$225.60	\$231.24	\$252.16	\$258.46	\$252.16	\$258.46
28	\$340.35	\$348.86	\$340.35	\$348.86	\$291.01	\$298.29	\$291.01	\$298.29	\$234.00	\$239.85	\$234.00	\$239.85	\$261.54	\$268.08	\$261.54	\$268.08
29	\$350.37	\$359.13	\$350.37	\$359.13	\$299.58	\$307.07	\$299.58	\$307.07	\$240.89	\$246.91	\$240.89	\$246.91	\$269.24	\$275.97	\$269.24	\$275.97
30	\$355.38	\$364.26	\$355.38	\$364.26	\$303.86	\$311.46	\$303.86	\$311.46	\$244.33	\$250.44	\$244.33	\$250.44	\$273.09	\$279.92	\$273.09	\$279.92
31	\$362.89	\$371.96	\$362.89	\$371.96	\$310.29	\$318.05	\$310.29	\$318.05	\$249.50	\$255.74	\$249.50	\$255.74	\$278.87	\$285.84	\$278.87	\$285.84
32	\$370.41	\$379.67	\$370.41	\$379.67	\$316.71	\$324.63	\$316.71	\$324.63	\$254.66	\$261.03	\$254.66	\$261.03	\$284.64	\$291.76	\$284.64	\$291.76
33	\$375.11	\$384.49	\$375.11	\$384.49	\$320.73	\$328.75	\$320.73	\$328.75	\$257.89	\$264.34	\$257.89	\$264.34	\$288.25	\$295.46	\$288.25	\$295.46
34	\$380.12	\$389.62	\$380.12	\$389.62	\$325.01	\$333.14	\$325.01	\$333.14	\$261.34	\$267.87	\$261.34	\$267.87	\$292.10	\$299.40	\$292.10	\$299.40
35	\$382.62	\$392.19	\$382.62	\$392.19	\$327.15	\$335.33	\$327.15	\$335.33	\$263.06	\$269.64	\$263.06	\$269.64	\$294.03	\$301.38	\$294.03	\$301.38
36	\$385.13	\$394.76	\$385.13	\$394.76	\$329.30	\$337.53	\$329.30	\$337.53	\$264.78	\$271.40	\$264.78	\$271.40	\$295.95	\$303.35	\$295.95	\$303.35
37	\$387.63	\$397.32	\$387.63	\$397.32	\$331.44	\$339.73	\$331.44	\$339.73	\$266.50	\$273.16	\$266.50	\$273.16	\$297.88	\$305.33	\$297.88	\$305.33
38	\$390.14	\$399.89	\$390.14	\$399.89	\$333.58	\$341.92	\$333.58	\$341.92	\$268.23	\$274.94	\$268.23	\$274.94	\$299.80	\$307.30	\$299.80	\$307.30
39	\$395.14	\$405.02	\$395.14	\$405.02	\$337.86	\$346.31	\$337.86	\$346.31	\$271.67	\$278.46	\$271.67	\$278.46	\$303.65	\$311.24	\$303.65	\$311.24
40	\$400.15	\$440.17	\$400.15	\$440.17	\$342.15	\$376.37	\$342.15	\$376.37	\$275.12	\$302.63	\$275.12	\$302.63	\$307.50	\$338.25	\$307.50	\$338.25
41	\$407.67	\$450.48	\$407.67	\$450.48	\$348.57	\$385.17	\$348.57	\$385.17	\$280.28	\$309.71	\$280.28	\$309.71	\$313.27	\$346.16	\$313.27	\$346.16
42	\$414.87	\$461.34	\$414.87	\$461.34	\$354.73	\$394.46	\$354.73	\$394.46	\$285.23	\$317.18	\$285.23	\$317.18	\$318.81	\$354.52	\$318.81	\$354.52
43	\$424.89	\$476.30	\$424.89	\$476.30	\$363.30	\$407.26	\$363.30	\$407.26	\$292.12	\$327.47	\$292.12	\$327.47	\$326.51	\$366.02	\$326.51	\$366.02
44	\$437.41	\$495.15	\$437.41	\$495.15	\$374.00	\$423.37	\$374.00	\$423.37	\$300.73	\$340.43	\$300.73	\$340.43	\$336.13	\$380.50	\$336.13	\$380.50
45	\$452.13	\$517.69	\$452.13	\$517.69	\$386.59	\$442.65	\$386.59	\$442.65	\$310.85	\$355.92	\$310.85	\$355.92	\$347.44	\$397.82	\$347.44	\$397.82
46	\$469.67	\$544.82	\$469.67	\$544.82	\$401.58	\$465.83	\$401.58	\$465.83	\$322.91	\$374.58	\$322.91	\$374.58	\$360.92	\$418.67	\$360.92	\$418.67
47	\$489.39	\$576.01	\$489.39	\$576.01	\$418.45	\$492.52	\$418.45	\$492.52	\$336.47	\$396.03	\$336.47	\$396.03	\$376.07	\$442.63	\$376.07	\$442.63
48	\$511.93	\$612.27	\$511.93	\$612.27	\$437.72	\$523.51	\$437.72	\$523.51	\$351.97	\$420.96	\$351.97	\$420.96	\$393.40	\$470.51	\$393.40	\$470.51
49	\$534.17	\$650.08	\$534.17	\$650.08	\$456.73	\$555.84	\$456.73	\$555.84	\$367.25	\$446.94	\$367.25	\$446.94	\$410.48	\$499.55	\$410.48	\$499.55
50	\$559.21	\$685.03	\$559.21	\$685.03	\$478.15	\$585.73	\$478.15	\$585.73	\$384.47	\$470.98	\$384.47	\$470.98	\$429.73	\$526.42	\$429.73	\$526.42
51	\$583.95	\$715.34	\$583.95	\$715.34	\$499.30	\$611.64	\$499.30	\$611.64	\$401.48	\$491.81	\$401.48	\$491.81	\$448.74	\$549.71	\$448.74	\$549.71
52	\$611.19	\$748.71	\$611.19	\$748.71	\$522.59	\$640.17	\$522.59	\$640.17	\$420.21	\$514.76	\$420.21	\$514.76	\$469.67	\$575.35	\$469.67	\$575.35
53	\$638.74	\$782.46	\$638.74	\$782.46	\$546.15	\$669.03	\$546.15	\$669.03	\$439.15	\$537.96	\$439.15	\$537.96	\$490.84	\$601.28	\$490.84	\$601.28
54	\$668.49	\$818.90	\$668.49	\$818.90	\$571.58	\$700.19	\$571.58	\$700.19	\$459.60	\$563.01	\$459.60	\$563.01	\$513.70	\$629.28	\$513.70	\$629.28
55	\$698.24	\$855.34	\$698.24	\$855.34	\$597.02	\$731.35	\$597.02	\$731.35	\$480.05	\$588.06	\$480.05	\$588.06	\$536.56	\$657.29	\$536.56	\$657.29
56	\$730.49	\$894.85	\$730.49	\$894.85	\$624.59	\$765.12	\$624.59	\$765.12	\$502.22	\$615.22	\$502.22	\$615.22	\$561.34	\$687.64	\$561.34	\$687.64
57	\$763.05	\$934.74	\$763.05	\$934.74	\$652.43	\$799.23	\$652.43	\$799.23	\$524.61	\$642.65	\$524.61	\$642.65	\$586.37	\$718.30	\$586.37	\$718.30
58	\$797.80	\$977.31	\$797.80	\$977.31	\$682.15	\$835.63	\$682.15	\$835.63	\$548.51	\$671.92	\$548.51	\$671.92	\$613.07	\$751.01	\$613.07	\$751.01
59	\$815.03	\$998.41	\$815.03	\$998.41	\$696.88	\$853.68	\$696.88	\$853.68	\$560.35	\$686.43	\$560.35	\$686.43	\$626.31	\$767.23	\$626.31	\$767.23
60	\$849.78	\$1,040.98	\$849.78	\$1,040.98	\$726.59	\$890.07	\$726.59	\$890.07	\$584.24	\$715.69	\$584.24	\$715.69	\$653.02	\$799.95	\$653.02	\$799.95
61	\$879.84	\$1,077.80	\$879.84	\$1,												



Company Name:  
Market:  
Product:  
Effective Date of Rates:

HIOS Plan ID (On Exchange)=>	79279PA0080001		79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0100001		79279PA0100001	
HIOS Plan ID (Off Exchange)=>	79279PA0080001		79279PA0080001		79279PA0130002		79279PA0130002		79279PA0090001		79279PA0090001		79279PA0100001		79279PA0100001	
Plan Marketing Name =>	Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 3800 + Adult Dental and Vision		Together Blue EPO Bronze 6900 HSA		Together Blue EPO Bronze 6900 HSA		Together Blue Major Events EPO 8700 - 3 Free PCP Visits		Together Blue Major Events EPO 8700 - 3 Free PCP Visits	
Form # =>	TB/EPO/HCA/DP-2		TB/EPO/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/ADV/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/EPO/HDHP/HCA/DP-2		TB/CAT/EPO/HCA/DP-2		TB/CAT/EPO/HCA/DP-2	
Rating Area =>	Area 1		Area 4		Area 1		Area 4		Area 1		Area 4		Area 1		Area 4	
Network =>	L		L		L		L		L		L		L		L	
Metal =>	Bronze		Bronze		Bronze		Bronze		Bronze		Bronze		Catastrophic		Catastrophic	
Deductible =>	\$3,800		\$3,800		\$3,800		\$3,800		\$6,900		\$6,900		\$8,700		\$8,700	
Coinsurance =>	50%		50%		50%		50%		100%		100%		100%		100%	
Copays =>	\$80 PCP		\$80 PCP		\$80 PCP		\$80 PCP		N/A		N/A		\$0 (Visits 1-3); then 100% after Ded. PCP		\$0 (Visits 1-3); then 100% after Ded. PCP	
OOP Maximum =>	\$8,700		\$8,700		\$8,700		\$8,700		\$6,900		\$6,900		\$8,700		\$8,700	
Pediatric Dental (Yes/No) =>	Yes		Yes		Yes		Yes		Yes		Yes		Yes		Yes	
Age Band	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
0 - 14	\$146.77	\$146.77	\$146.77	\$146.77	\$166.15	\$166.15	\$166.15	\$166.15	\$148.96	\$148.96	\$148.96	\$148.96	\$108.91	\$108.91	\$108.91	\$108.91
15	\$159.82	\$159.82	\$159.82	\$159.82	\$180.92	\$180.92	\$180.92	\$180.92	\$162.20	\$162.20	\$162.20	\$162.20	\$118.59	\$118.59	\$118.59	\$118.59
16	\$164.81	\$164.81	\$164.81	\$164.81	\$186.57	\$186.57	\$186.57	\$186.57	\$167.26	\$167.26	\$167.26	\$167.26	\$122.29	\$122.29	\$122.29	\$122.29
17	\$169.80	\$169.80	\$169.80	\$169.80	\$192.21	\$192.21	\$192.21	\$192.21	\$172.33	\$172.33	\$172.33	\$172.33	\$125.99	\$125.99	\$125.99	\$125.99
18	\$175.17	\$175.17	\$175.17	\$175.17	\$198.29	\$198.29	\$198.29	\$198.29	\$177.78	\$177.78	\$177.78	\$177.78	\$129.97	\$129.97	\$129.97	\$129.97
19	\$180.54	\$180.54	\$180.54	\$180.54	\$204.38	\$204.38	\$204.38	\$204.38	\$183.23	\$183.23	\$183.23	\$183.23	\$133.96	\$133.96	\$133.96	\$133.96
20	\$186.10	\$186.10	\$186.10	\$186.10	\$210.67	\$210.67	\$210.67	\$210.67	\$188.88	\$188.88	\$188.88	\$188.88	\$138.09	\$138.09	\$138.09	\$138.09
21	\$191.86	\$196.66	\$191.86	\$196.66	\$217.19	\$222.62	\$217.19	\$222.62	\$194.72	\$199.59	\$194.72	\$199.59	\$142.36	\$145.92	\$142.36	\$145.92
22	\$191.86	\$196.66	\$191.86	\$196.66	\$217.19	\$222.62	\$217.19	\$222.62	\$194.72	\$199.59	\$194.72	\$199.59	\$142.36	\$145.92	\$142.36	\$145.92
23	\$191.86	\$196.66	\$191.86	\$196.66	\$217.19	\$222.62	\$217.19	\$222.62	\$194.72	\$199.59	\$194.72	\$199.59	\$142.36	\$145.92	\$142.36	\$145.92
24	\$191.86	\$196.66	\$191.86	\$196.66	\$217.19	\$222.62	\$217.19	\$222.62	\$194.72	\$199.59	\$194.72	\$199.59	\$142.36	\$145.92	\$142.36	\$145.92
25	\$192.63	\$197.45	\$192.63	\$197.45	\$218.06	\$223.51	\$218.06	\$223.51	\$195.50	\$200.39	\$195.50	\$200.39	\$142.93	\$146.50	\$142.93	\$146.50
26	\$196.46	\$201.37	\$196.46	\$201.37	\$222.40	\$227.96	\$222.40	\$227.96	\$199.39	\$204.37	\$199.39	\$204.37	\$145.78	\$149.42	\$145.78	\$149.42
27	\$201.07	\$206.10	\$201.07	\$206.10	\$227.62	\$233.31	\$227.62	\$233.31	\$204.07	\$209.17	\$204.07	\$209.17	\$149.19	\$152.92	\$149.19	\$152.92
28	\$208.55	\$213.76	\$208.55	\$213.76	\$236.09	\$241.99	\$236.09	\$241.99	\$211.66	\$216.95	\$211.66	\$216.95	\$154.75	\$158.62	\$154.75	\$158.62
29	\$214.69	\$220.06	\$214.69	\$220.06	\$243.04	\$249.12	\$243.04	\$249.12	\$217.89	\$223.34	\$217.89	\$223.34	\$159.30	\$163.28	\$159.30	\$163.28
30	\$217.76	\$223.20	\$217.76	\$223.20	\$246.51	\$252.67	\$246.51	\$252.67	\$221.01	\$226.54	\$221.01	\$226.54	\$161.58	\$165.62	\$161.58	\$165.62
31	\$222.37	\$227.93	\$222.37	\$227.93	\$251.72	\$258.01	\$251.72	\$258.01	\$225.68	\$231.32	\$225.68	\$231.32	\$165.00	\$169.13	\$165.00	\$169.13
32	\$226.97	\$232.64	\$226.97	\$232.64	\$256.94	\$263.36	\$256.94	\$263.36	\$230.35	\$236.11	\$230.35	\$236.11	\$168.41	\$172.62	\$168.41	\$172.62
33	\$229.85	\$235.60	\$229.85	\$235.60	\$260.19	\$266.69	\$260.19	\$266.69	\$233.27	\$239.10	\$233.27	\$239.10	\$170.55	\$174.81	\$170.55	\$174.81
34	\$232.92	\$238.74	\$232.92	\$238.74	\$263.67	\$270.26	\$263.67	\$270.26	\$236.39	\$242.30	\$236.39	\$242.30	\$172.83	\$177.15	\$172.83	\$177.15
35	\$234.45	\$240.31	\$234.45	\$240.31	\$265.41	\$272.05	\$265.41	\$272.05	\$237.95	\$243.90	\$237.95	\$243.90	\$173.96	\$178.31	\$173.96	\$178.31
36	\$235.99	\$241.89	\$235.99	\$241.89	\$267.14	\$273.82	\$267.14	\$273.82	\$239.51	\$245.50	\$239.51	\$245.50	\$175.10	\$179.48	\$175.10	\$179.48
37	\$237.52	\$243.46	\$237.52	\$243.46	\$268.88	\$275.60	\$268.88	\$275.60	\$241.06	\$247.09	\$241.06	\$247.09	\$176.24	\$180.65	\$176.24	\$180.65
38	\$239.06	\$245.04	\$239.06	\$245.04	\$270.62	\$277.39	\$270.62	\$277.39	\$242.62	\$248.69	\$242.62	\$248.69	\$177.38	\$181.81	\$177.38	\$181.81
39	\$242.13	\$248.18	\$242.13	\$248.18	\$274.09	\$280.94	\$274.09	\$280.94	\$245.74	\$251.88	\$245.74	\$251.88	\$179.66	\$184.15	\$179.66	\$184.15
40	\$245.20	\$269.72	\$245.20	\$269.72	\$277.57	\$305.33	\$277.57	\$305.33	\$248.85	\$273.74	\$248.85	\$273.74	\$181.94	\$200.13	\$181.94	\$200.13
41	\$249.80	\$276.03	\$249.80	\$276.03	\$282.78	\$312.47	\$282.78	\$312.47	\$253.53	\$280.15	\$253.53	\$280.15	\$185.35	\$204.81	\$185.35	\$204.81
42	\$254.21	\$282.68	\$254.21	\$282.68	\$287.78	\$320.01	\$287.78	\$320.01	\$258.00	\$286.90	\$258.00	\$286.90	\$188.63	\$209.76	\$188.63	\$209.76
43	\$260.35	\$291.85	\$260.35	\$291.85	\$294.73	\$330.39	\$294.73	\$330.39	\$264.24	\$296.21	\$264.24	\$296.21	\$193.18	\$216.55	\$193.18	\$216.55
44	\$268.03	\$303.41	\$268.03	\$303.41	\$303.41	\$343.46	\$303.41	\$343.46	\$272.02	\$307.93	\$272.02	\$307.93	\$198.88	\$225.13	\$198.88	\$225.13
45	\$277.05	\$317.22	\$277.05	\$317.22	\$313.62	\$359.09	\$313.62	\$359.09	\$281.18	\$321.95	\$281.18	\$321.95	\$205.57	\$235.38	\$205.57	\$235.38
46	\$287.79	\$333.84	\$287.79	\$333.84	\$325.79	\$377.92	\$325.79	\$377.92	\$292.08	\$338.81	\$292.08	\$338.81	\$213.54	\$247.71	\$213.54	\$247.71
47	\$299.88	\$352.96	\$299.88	\$352.96	\$339.47	\$399.56	\$339.47	\$399.56	\$304.35	\$358.22	\$304.35	\$358.22	\$222.51	\$261.89	\$222.51	\$261.89
48	\$313.69	\$375.17	\$313.69	\$375.17	\$355.11	\$424.71	\$355.11	\$424.71	\$318.37	\$380.77	\$318.37	\$380.77	\$232.76	\$278.38	\$232.76	\$278.38
49	\$327.31	\$398.34	\$327.31	\$398.34	\$370.53	\$450.94	\$370.53	\$450.94	\$332.19	\$404.28	\$332.19	\$404.28	\$242.87	\$295.57	\$242.87	\$295.57
50	\$342.66	\$419.76	\$342.66	\$419.76	\$387.90	\$475.18	\$387.90	\$475.18	\$347.77	\$426.02	\$347.77	\$426.02	\$254.25	\$311.46	\$254.25	\$311.46
51	\$357.82	\$438.33	\$357.82	\$438.33	\$405.06	\$496.20	\$405.06	\$496.20	\$363.15	\$444.86	\$363.15	\$444.86	\$265.50	\$325.24	\$265.50	\$325.24
52	\$374.51	\$458.77	\$374.51	\$458.77	\$423.95	\$519.34	\$423.95	\$519.34	\$380.09	\$465.61	\$380.09	\$465.61	\$277.89	\$340.42	\$277.89	\$340.42
53	\$391.39	\$479.45	\$391.39	\$479.45	\$443.07	\$542.76	\$443.07	\$542.76	\$397.23	\$486.61	\$397.23	\$486.61	\$290.41	\$355.75	\$290.41	\$355.75
54	\$409.62	\$501.78	\$409.62	\$501.78	\$463.70	\$568.03	\$463.70	\$568.03	\$415.73	\$509.27	\$415.73	\$509.27	\$303.94	\$372.33	\$303.94	\$372.33
55	\$427.85	\$524.12	\$427.85	\$524.12	\$484.33	\$593.30	\$484.33	\$593.30	\$434.23	\$531.93	\$434.23	\$531.93	\$317.46	\$388.89	\$317.46	\$388.89
56	\$447.61	\$548.32	\$447.61	\$548.32	\$506.70	\$620.71	\$506.70	\$620.71	\$454.28	\$556.49	\$454.28	\$556.49	\$332.13	\$406.86	\$332.13	\$406.86
57	\$467.56	\$572.76	\$467.56	\$572.76	\$529.29	\$648.38	\$529.29	\$648.38	\$474.53	\$581.30	\$474.53	\$581.30	\$346.93	\$424.99	\$346.93	\$424.99
58	\$488.86	\$598.85	\$488.86	\$598.85	\$553.40	\$677.92	\$553.40	\$677.92	\$496.15	\$607.78	\$496.15	\$607.78	\$362.73	\$444.34	\$362.73	\$444.34
59	\$499.41	\$611.78	\$499.41	\$611.78	\$565.35	\$692.55	\$565.35	\$692.55	\$506.86	\$620.90	\$506.86	\$620.90	\$370.56	\$453.94	\$370.56	\$453.94
60	\$520.71	\$637.87	\$520.71	\$637.87	\$589.45	\$722.08	\$589.45	\$722.08	\$528.47	\$647.38	\$528.47	\$647.38</				



**Highmark Coverage Advantage  
Individual  
Plan Design Summary**

HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange	Network	Rating Area	Counties Covered
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0160001	Together Blue Care Advantage EPO Premier Gold 0	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0170001	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0090004	Together Blue EPO Gold 1400 HSA	EPO	Gold	Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0080004	Together Blue EPO Silver 2900	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130003	Together Blue EPO Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0090002	Together Blue EPO Silver 3250 HSA	EPO	Silver	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0080010	Together Blue EPO Silver 2600	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130004	Together Blue EPO Silver 2600 + Adult Dental and Vision	EPO	Silver	Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0090001	Together Blue EPO Bronze 6900 HSA	EPO	Bronze	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland
79279PA0100001	Together Blue Major Events EPO 8700 - 3 Free PCP	EPO	Catastrophic	On/Off	L	1, 4	Allegheny, Erie, Washington, Westmoreland



Company Name    Highmark Coverage Advantage  
Market            Individual  
RATES FOR AGE 21, NON-TOBACCO USER, BY RATING AREA AND COUNTY

02-01-2021 Number of Covered Lives by Rating County				
HIOS Plan ID	Plan Marketing Name	Product	Metal	On/Off Exchange
79279PA0080008	Together Blue EPO Gold 0	EPO	Gold	On/Off
79279PA0130005	Together Blue EPO Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0140001	Together Blue EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0150001	Together Blue EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0160001	Together Blue Care Advantage EPO Premier Gold 0	EPO	Gold	On/Off
79279PA0170001	Together Blue Care Advantage EPO Premier Gold 0 + Adult Dental and Vision	EPO	Gold	On/Off
79279PA0090004	Together Blue EPO Gold 1400 HSA	EPO	Gold	Off
79279PA0080004	Together Blue EPO Silver 2900	EPO	Silver	On/Off
79279PA0130003	Together Blue EPO Silver 2900 + Adult Dental and Vision	EPO	Silver	On/Off
79279PA0090002	Together Blue EPO Silver 3250 HSA	EPO	Silver	On/Off
79279PA0080010	Together Blue EPO Silver 2600	EPO	Silver	Off
79279PA0130004	Together Blue EPO Silver 2600 + Adult Dental and Vision	EPO	Silver	Off
79279PA0080001	Together Blue EPO Bronze 3800	EPO	Bronze	On/Off
79279PA0130002	Together Blue EPO Bronze 3800 + Adult Dental and Vision	EPO	Bronze	On/Off
79279PA0090001	Together Blue EPO Bronze 6900 HSA	EPO	Bronze	On/Off
79279PA0100001	Together Blue Major Events EPO 8700 - 3 Free PCP Visits	EPO	Catastrophic	On/Off

RATING AREA 1

0	0	1,225	0	0	0	0	0
Crawford	Clarion	Erie	Forest	Mckean	Mercer	Venango	Warren

RATING AREA 2

0	0	0
Elk	Cameron	Potter

\$244.48  
\$269.82  
\$261.05  
\$286.39  
\$274.93  
\$300.26  
\$237.78  
\$287.77  
\$313.10  
\$267.72  
\$215.27  
\$240.60  
\$191.85  
\$217.20  
\$194.72  
\$142.35



RATING AREA 3

0	0	0	0	0	0	0	0	0	0	0	0	0
Bradford	Carbon	Clinton	Lackawanna	Luzerne	Lycoming	Monroe	Pike	Sullivan	Susquehanna	Tioga	Wayne	Wyoming

RATING AREA 4

7,302	0	0	0	0	0	0	0	1,268	0
Allegheny	Armstrong	Beaver	Butler	Fayette	Greene	Indiana	Lawrence	Washington	Westmoreland
\$244.48								\$244.48	\$244.48
\$269.82								\$269.82	\$269.82
\$261.05								\$261.05	\$261.05
\$286.39								\$286.39	\$286.39
\$274.93								\$274.93	\$274.93
\$300.26								\$300.26	\$300.26
\$237.78								\$237.78	\$237.78
\$287.77								\$287.77	\$287.77
\$313.10								\$313.10	\$313.10
\$267.72								\$267.72	\$267.72
\$215.27								\$215.27	\$215.27
\$240.60								\$240.60	\$240.60
\$191.85								\$191.85	\$191.85
\$217.20								\$217.20	\$217.20
\$194.72								\$194.72	\$194.72
\$142.35								\$142.35	\$142.35



RATING AREA 5

0	0	0	0	0	0	0
Bedford	Blair	Clearfield	Cambria	Huntingdon	Jefferson	Somerset

RATING AREA 6

0	0	0	0	0	0	0	0	0	0
Centre	Columbia	Lehigh	Mifflin	Montour	Northampton	Northumberland	Schuylkill	Snyder	Union

RATING AREA 7

0	0	0	0
Adams	Berks	Lancaster	York



**RATING AREA 8**

0	0	0	0	0
Bucks	Chester	Delaware	Montgomery	Philadelphia

**RATING AREA 9**

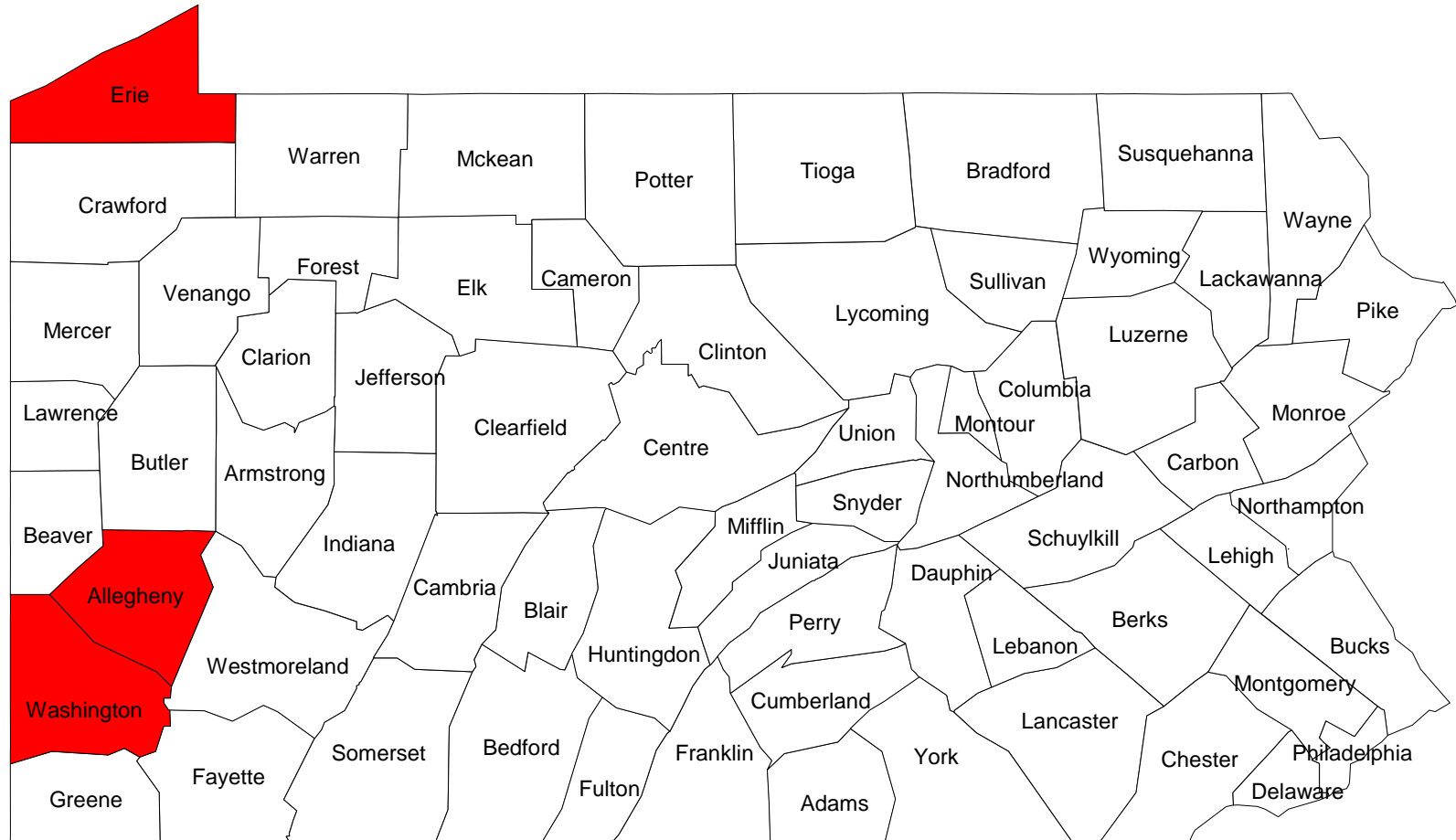
0	0	0	0	0	0	0
Cumberland	Dauphin	Franklin	Fulton	Juniata	Lebanon	Perry




# **2021 Service Area**


**Issuer: Highmark Coverage Advantage (HCA)**

**Market: Individual**



**Key** *(modify as needed)*

 : 2021 on-exchange service area

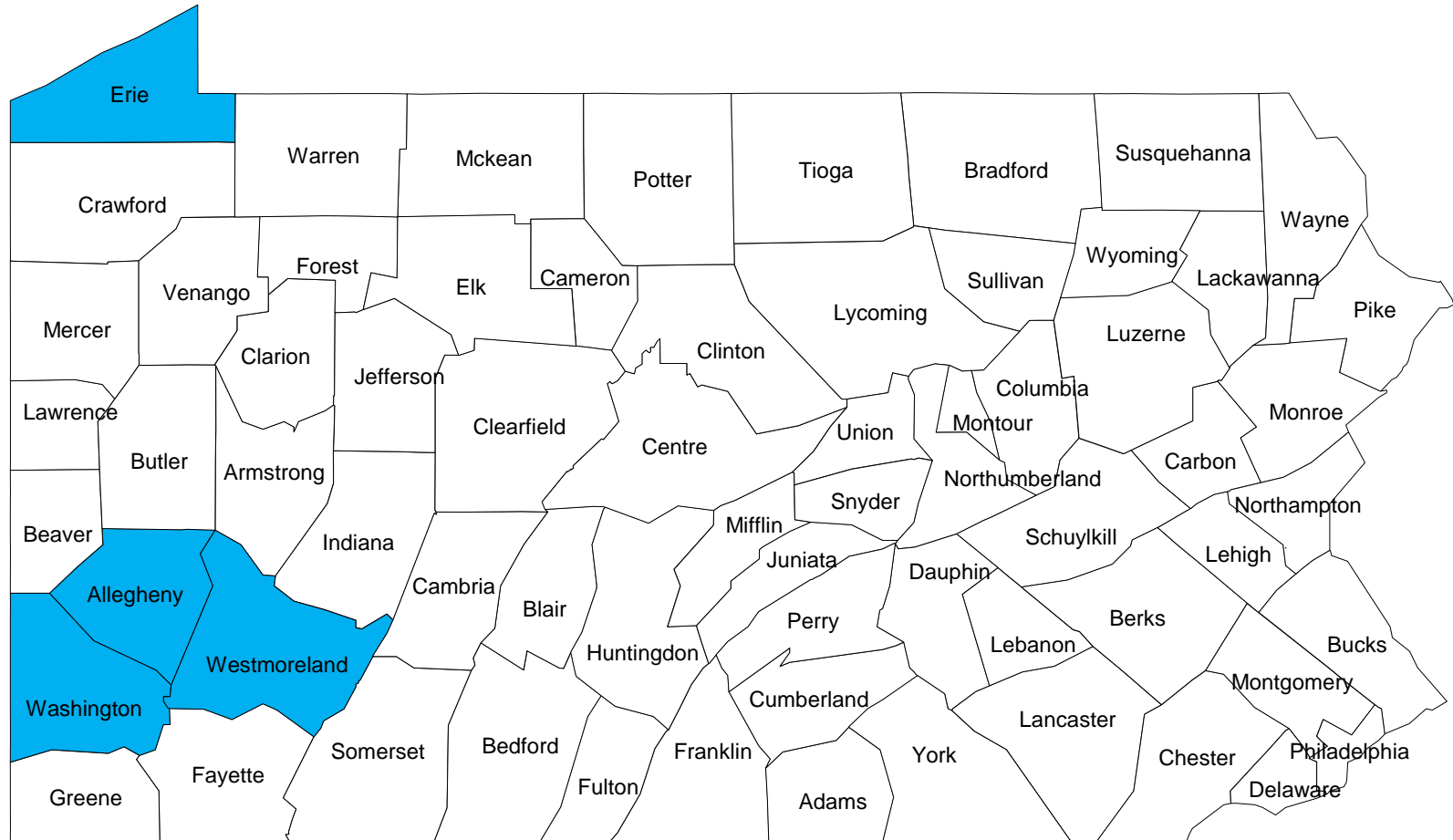
 : 2021 off-exchange only service area




# **2022 Service Area**


**Issuer: Highmark Coverage Advantage (HCA)**

**Market: Individual**



**Key** *(modify as needed)*

 : 2022 on-exchange service area

 : 2022 off-exchange only service area





June 22, 2021

Mr. James Lavery, Actuary  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2022 ACA Rate Filing (Individual Market)  
Highmark Filing # 1A-DP-21-HCA (SERFF Filing # HGHM- 132820368)

Dear Mr. Lavery:

Enclosed are responses to your June 11, 2021 questions regarding SERFF Filing # HGHM-132820368. We have included your questions along with our responses for your convenience.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]  
[REDACTED]

Highmark Inc.

cc:

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]



## Additional Carrier Enrollment Questions

**1. For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.**

Response:

Please see the table below for the requested monthly membership information:

Month Year	OFF -Exchange & No APTC	ON - Exchange & No APTC	ON - Exchange with APTC	Grand Total
21-Jan	1,211	2,325	5,758	<b>9,294</b>
21-Feb	1,272	2,419	6,308	<b>9,999</b>
21-Mar	1,255	2,382	6,401	<b>10,038</b>
21-Apr	1,282	2,441	6,568	<b>10,291</b>
21-May	1,307	2,495	6,901	<b>10,703</b>

**2. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.**

Response:

We estimate that approximately 10-15% of the currently enrolled On-Exchange No-APTC members as of May 2021 will enroll through the Exchange and take advantage of the enhanced and expanded subsidies resulting from ARPA. In fact, we understand that Pennie already performed a subsidy redetermination in early June 2021, and so we expect most of the transition will be realized in the June 2021 enrollment figures once they are available. As a result, we anticipate minimal additional movement between these two buckets in 2022.

**3. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.**

Response:

We estimate that approximately 10-20% of the currently enrolled Off-Exchange members will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies resulting from ARPA.

**The following are additional questions or comments from the PID:**

**1. Please confirm that you have tested to ensure that the rates in Table 11 of the PA AM Exhibits, PA Plan Design Summary and Rate Table, Federal Rates Template, and binder are identical.**



Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, the Federal Rates Template, and in the binder are identical.

**2. Please provide an exhibit that quantitatively shows a comparison of the actual to projected claim cost PMPMs for calendar years 2017-2020, as applicable.**

Response:

Please see the attached exhibit labeled PID Q2 Response for a comparison of the actual to projected claim cost PMPMs from calendar years 2017-2020 where applicable. Please note that the actual paid claim PMPM for 2020 is low due to the COVID pandemic.

**3. The requested trend for this filing is above average among PA individual issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average trend request.**

Response:

Per the Department's Note to Filer on 06/17/2021, this question was disregarded.

**4. Please provide an exhibit which demonstrates that the criteria for the expanded bronze plan(s) have been met.**

Response:

The Prescription Drug Benefit Plan provides three major services of coverage (as defined on page 94142 of the 2018 Notice of Benefit and Payment Parameters) that are less than or equal to 50% coinsurance and available prior to any deductible. These services include: generic drugs, specialty drugs, and preferred brand drugs. The coinsurance percentages and certifications of the values corresponding to these categories can be found in the AV screenshots and Certifications document provided as a separate attachment with the initial SERFF submission.

**5. Per Pennsylvania Final Rate Filing Guidance, Table 5, the "Change in Morbidity – All Other" in individual filings should be formula based and listed as  $1.01 * \text{Issuer Assumption}$ . Please update the equation to comply with the Pennsylvania Final Rate Filing Guidance.**

Response:

We intend to make this update to Table 5 later in the review process since, at a minimum, we know that we will also need to incorporate the impact of the reinsurance program into the rate development. By making both changes at the same time, we can minimize the number of versions of this document that are produced.

**6. The requested administrative expense figure for this filing is above average among PA individual issuers. Please provide a short list of bullet points that explain the main issues causing this higher-than-average expense request.**

Response:

The Company's administrative expense as a percentage of the total projected required revenue is higher primarily because the projected incurred claims are very low as a result of the network factor found in Table 14.



**Highmark Coverage Advantage****Individual Market****Response to Objection 1 - PID Question 2**

<b>Year</b>	<b>Projected Paid Claim PMPM*</b>	<b>Actual Paid Claim PMPM**</b>
2017	N/A	N/A
2018	N/A	N/A
2019	N/A	N/A
2020	\$443.98	\$261.16

\*Projected Claims are the incurred claims from Table 5

\*\*Actual Claims are calculated as ultimate Incurred Claims + Prescription Drug Rebates in Table 4 from the 2022 filing





July 13, 2021

Mr. James Lavery, Actuary  
Bureau of Life, Accident & Health Insurance  
Commonwealth of Pennsylvania Insurance Department  
1311 Strawberry Square  
Harrisburg, PA 17120

Re: Highmark Coverage Advantage 2022 ACA Rate Filing (Individual Market)  
Highmark Filing # 1A-DP-21-HCA (SERFF Filing # HGHM-132820368)

Dear Mr. Lavery:

Enclosed are responses to your July 6, 2021 questions regarding SERFF Filing # HGHM-132820368. We have included your questions along with our responses for your convenience. In conjunction with these responses, we are also submitting revisions to relevant filing documents to reflect the following changes:

- In response to PID question 5 of the Department's objection letter dated June 11, 2021, the Company is adding the requested formula in Table 5, cell C16 of the PAAM Exhibits.
- Pursuant to the Department's July 6, 2021 guidance, the Company is adding the impact of the state 1332 Reinsurance program using the prescribed parameters of a \$60,000 attachment point, a 45% coinsurance rate, and a \$100,000 reinsurance cap.

Should you have any further questions regarding this Filing, please feel free to contact me at [REDACTED] or via e-mail at: [REDACTED]

Sincerely,

[REDACTED]

[REDACTED]

[REDACTED]

Highmark Inc.

cc:

[REDACTED]

[REDACTED]

[REDACTED]



### **Additional Carrier Enrollment Questions**

**These questions were asked during Round 1. Please indicate if you have any updated information regarding these three enrollment questions.**

**1. For each month between January 2021 and the most recent date available (e.g., June 11, 2021), please provide the average count of Individual ACA enrollment, split by On-Exchange APTC, On-Exchange non-APTC, and Off-Exchange members. Please provide the enrollment data for each available month separately.**

Response:

The Company does not have any updated information readily available to provide at this time.

**2. For the On-Exchange non-APTC members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.**

Response:

The Company does not have any updated information readily available to provide at this time.

**3. For the Off-Exchange members who are currently enrolled as of the most recent date available, please specify the percentage of those individuals that you expect will enroll through the Exchange in 2022 and take advantage of the enhanced and expanded subsidies as a result of ARPA.**

Response:

The Company does not have any updated information readily available to provide at this time.

**The following are additional questions or comments from the PID:**

**1. Please provide an exhibit showing the actual experience for calendar years 2016-2020 and the projection experience for 2021 and 2022 for the following categories: Member Months, Total Administrative Expenses, Total Incurred Claims, Total Premium, Total Actual Paid Taxes and Fees, Profit, Total Underwriting Gain/Loss and Underwriting Gain/Loss PMPM.**

Response:

Please see the attached exhibit labeled PID Q1 Response for the requested information.

**2. Does this company have any transitional membership? If so, has there recently been a significant drop in transitional membership? Do you anticipate a drop in 2022?**

Response:

This company does not have any transitional membership.

**3. In the PAAM Exhibits, II.a. Reins Table – Exp tab, please update the Coinsurance Rate, in cell E5, to 40%.**

Response:

In accordance with the Department's subsequent guidance from July 6, 2021, the PAAM Exhibits have been updated to reflect a coinsurance rate of 45% (rather than 40%).



**4. Please provide a list of any assumptions that have changed because of the change in the coinsurance rate and explain why.**

Response:

The Company is not changing any assumptions as a result of the change in the coinsurance rate.

**5. Please be aware that the final coinsurance parameter will be communicated on Friday, July 16th. Then, the revised exhibits and rates will be due on Tuesday, July 20th.**

Response:

If the Department selects a final coinsurance parameter other than 45%, the Company would appreciate if the decision could be communicated as soon as practically possible given this would require updating all of the filing documents in a short amount of time.

**6. If the projected risk adjustment transfer amount in Table 5 will be modified, due to the final CMS transfer amount published on June 30th, please provide narrative and detailed supporting data to justify the proposed changes.**

Response:

The Company does not intend to modify its projected 2022 risk adjustment transfer amounts based on the 2020 results.

**7. Please confirm that you have tested to ensure that the rates in Table 11 of the Actuarial Memorandum Exhibits, PA Plan Design Summary and Rate Tables, and Federal Rate Templates are identical.**

Response:

We have tested and confirmed that the rates in Table 11 of the Actuarial Memorandum Exhibits, the PA Plan Design Summary and Rate Tables, and the Federal Rates Template are identical.

**8. Please ensure that the 7/13/21 versions of the following items are posted in SERFF with your July 13th response to this data call.**

- a. Cover Letter identifying all changes made and the reasons for the change. Also, show the revised rate change.
- b. PA Actuarial Memorandum
- c. PA Actuarial Memorandum Exhibits
- d. Department's Plan Design Summary and Rate Template Exhibits (please ensure that the rate template by county is populated with only numeric values – no "NA")
- e. URRT
- f. Federal Rate Template
- g. Part III: Actuarial Memorandum
- h. Updated Rate Change Request Summary (Attachment I)
- i. Public PDF with limited redactions as previously directed in the Guidance (includes all correspondence and supporting exhibits after the initial submission, in addition to all the above items).

Response:

All of the relevant rate filing documents are being updated and submitted in SERFF in conjunction with these responses.



## Highmark Coverage Advantage

## Individual Market

## Response to Objection 2 - PID Question 1

Description	Financial Reporting Year						
	2016	2017	2018	2019	2020	Proj. 2021	Proj. 2022
Member Months	N/A	N/A	N/A	N/A	80,137	123,144	162,084
Premium	N/A	N/A	N/A	N/A	\$30,779,328	\$56,832,425	\$66,476,997
Incurred Claims	N/A	N/A	N/A	N/A	\$20,945,639	\$47,864,170	\$53,975,289
Administrative Expenses	N/A	N/A	N/A	N/A	\$5,804,770	\$7,352,711	\$10,348,870
<u>Taxes and Fees</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>N/A</u>	<u>\$956,123</u>	<u>\$1,615,543</u>	<u>\$2,152,839</u>
Gain/(Loss)	N/A	N/A	N/A	N/A	\$3,072,796	\$0	\$0
Gain/(Loss) PMPM	N/A	N/A	N/A	N/A	\$38.34	\$0.00	\$0.00



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Unified Rate Review v5.3

Company Legal Name:Highmark Coverage Advantage

HIOS Issuer ID:79279

Effective Date of Rate Change(s):01/01/2022

State:PA

Market:Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.

To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.

To validate, select the Validate button or Ctrl + Shift + I.

To finalize, select the Finalize button or Ctrl + Shift + F.

Market Level Calculations (Same for all Plans)

Section I: Experience Period Data

Experience Period:01/01/2020to12/31/2020

	Total	PMPM
Allowed Claims	\$27,057,479.49	\$337.64
Reinsurance	\$0.00	\$0.00
Incurred Claims in Experience Period	\$20,945,639.11	\$261.37
Risk Adjustment	-\$3,102,079.00	-\$38.71
Experience Period Premium	\$33,881,406.55	\$422.79
Experience Period Member Months	80,137	

Section II: Projections

Benefit Category	Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM
		Cost	Utilization	Cost	Utilization	
Inpatient Hospital	\$51.66	1.040	1.024	1.040	1.024	\$58.59
Outpatient Hospital	\$58.54	1.040	1.024	1.040	1.024	\$66.39
Professional	\$119.64	1.040	1.024	1.040	1.024	\$135.69
Other Medical	\$10.82	1.040	1.024	1.040	1.024	\$12.27
Capitation	\$0.20	0.978	1.000	0.750	1.000	\$0.15
Prescription Drug	\$95.82	1.040	1.024	1.040	1.024	\$108.67
Total	\$336.68					\$381.76

Morbidity Adjustment1.069

Demographic Shift1.013

Plan Design Changes1.000

Other1.021

Adjusted Trended EHB Allowed Claims PMPM for01/01/2022\$422.09

Manual EHB Allowed Claims PMPM\$0.00

Applied Credibility %100.00%

Projected Period Totals

Projected Index Rate for01/01/2022	\$422.09	\$68,414,035.56
Reinsurance	\$20.27	\$3,285,442.68
Risk Adjustment Payment/Charge	-\$30.00	-\$4,862,520.00
Exchange User Fees	3.11%	\$2,246,592.64
Market Adjusted Index Rate	\$445.68	\$72,237,705.52

Projected Member Months162,084

Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.

1 of 3



Product-Plan Data Collection

Company Legal Name: Highmark Coverage Advantage  
HIOS Issuer ID: 79279  
Effective Date of Rate Change(s): 01/01/2022

State: PA  
Market: Individual

To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P.  
To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L.  
To validate, select the Validate button or Ctrl + Shift + I.  
To finalize, select the Finalize button or Ctrl + Shift + F.  
To remove a product, navigate to the corresponding Product Name/Product ID field and select the Remove Product button or Ctrl + Shift + Q.  
To remove a plan, navigate to the corresponding Plan Name/Plan ID field and select the Remove Plan button or Ctrl + Shift + A.

Product/Plan Level Calculations

Section I: General Product and Plan Information

Field #	Product Name	Product ID	Plan Name	Plan ID (Standard Component ID)	Metal	AV Metal Value	Plan Category	Plan Type	Exchange Plan?	Effective Date of Proposed Rates	Cumulative Rate Change % (over 12 mos prior)	Product Rate Increase %	Submission Level Rate Increase %
1.1	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.2	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.3	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.4	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.5	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.6	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.7	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.8	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.9	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.10	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.11	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.12	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO
1.13	Together Blue EPO	79279PA008	Together Blue EPO	79279PA008	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO	Together Blue EPO

Worksheet 1 Totals

		2.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080002	79279PA0080003	79279PA0080004	79279PA0080005	79279PA0080006	79279PA0080007	79279PA0080008	79279PA0080009	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001	79279PA0100002	79279PA0100003	79279PA0100004	79279PA0100005	79279PA0100006	79279PA0100007	79279PA0100008	79279PA0100009	79279PA0100010
\$27,057,479		2.1 Allowed Claims	\$2,057,480	\$2,205,220	\$1,849,514	\$636,524	\$1,449,157	\$5,421,626	\$4,041,571	\$0	\$8,642	\$5,308,581	\$66,016	\$0	\$114,799	\$1,974,086	\$859,150	\$3,122,595	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0		2.3 Reinsurance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
		2.4 Member Cost Sharing	\$6,111,840	\$867,902	\$741,120	\$201,230	\$210,422	\$1,221,280	\$929,334	\$0	\$7,538	\$747,946	\$32,207	\$0	\$92,349	\$268,043	\$136,872	\$655,598	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0		2.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$20,945,639		2.6 Incurred Claims	\$20,945,639	\$1,337,318	\$1,108,393	\$435,293	\$1,238,735	\$4,200,345	\$3,112,238	\$0	\$1,104	\$4,560,635	\$33,810	\$0	\$22,450	\$1,706,043	\$722,278	\$2,466,997	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
-\$3,102,079		2.7 Risk Adjustment Transfer Amount	-\$3,102,079	-\$1,372,042	-\$749,263	-\$264,434	\$316,634	\$656,757	-\$1,205,792	\$0	-\$48,418	\$275,136	-\$120,727	\$0	-\$118,911	-\$6,618	\$141,755	-\$606,156	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$33,881,407		2.8 Premium	\$33,881,407	\$3,995,160	\$2,665,485	\$1,074,273	\$1,739,886	\$5,424,184	\$5,762,717	\$0	\$61,536	\$6,415,058	\$180,749	\$0	\$313,027	\$1,453,334	\$745,734	\$4,050,264	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
80,137		2.9 Experience Period Member Months	80,137	10,978	8,370	2,877	3,511	10,628	13,167	0	152	14,074	439	0	2,026	3,115	1,625	9,175	0	0	0	0	0	0	0	0	0
		2.10 Current Enrollment	9,795	1,833	0	0	216	1,550	2,245	81	421	1,587	34	0	266	236	225	921	119	17	44	0	0	0	0	0	0
		2.11 Current Premium PMPM	\$440.53	\$350.31	\$0.00	\$0.00	\$525.89	\$470.56	\$454.63	\$402.03	\$354.85	\$478.22	\$398.65	\$0.00	\$263.47	\$536.04	\$495.05	\$511.57	\$391.38	\$566.88	\$443.07	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
		2.12 Loss Ratio	68.05%	50.98%	57.84%	53.75%	60.23%	69.07%	68.30%	#DIV/0!	8.42%	68.17%	56.33%	#DIV/0!	11.57%	117.93%	81.38%	71.63%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		Per Member Per Month																									
		2.13 Allowed Claims	\$337.64	\$200.88	\$220.97	\$221.25	\$412.75	\$510.13	\$306.95	#DIV/0!	\$56.85	\$377.19	\$150.38	#DIV/0!	\$56.66	\$633.74	\$528.71	\$340.34	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		2.14 Reinsurance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		2.15 Member Cost Sharing	\$76.27	\$79.06	\$88.54	\$69.94	\$59.93	\$114.91	\$70.58	#DIV/0!	\$49.59	\$53.14	\$73.36	#DIV/0!	\$45.58	\$86.05	\$84.23	\$71.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		2.16 Cost Sharing Reduction	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		2.17 Incurred Claims	\$261.37	\$121.82	\$132.42	\$151.30	\$352.82	\$395.22	\$236.37	#DIV/0!	\$7.26	\$324.05	\$77.02	#DIV/0!	\$11.08	\$547.69	\$444.48	\$268.88	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		2.18 Risk Adjustment Transfer Amount	-\$38.71	-\$124.98	-\$80.52	-\$91.91	\$90.18	\$61.79	\$91.58	#DIV/0!	-\$315.54	\$19.55	-\$275.00	#DIV/0!	-\$58.69	-\$2.12	\$87.23	-\$66.07	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
		2.19 Premium	\$422.79	\$363.92	\$318.46	\$373.40	\$495.55	\$510.37	\$437.66	#DIV/0!	\$404.84	\$455.81	\$411.73	#DIV/0!	\$154.50	\$466.56	\$458.91	\$441.45	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

Section III: Plan Adjustment Factors

3.1 Plan ID (Standard Component ID)	79279PA0080001	79279PA0080002	79279PA0080003	79279PA0080004	79279PA0080005	79279PA0080006	79279PA0080007	79279PA0080008	79279PA0080009	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001	79279PA0100002	79279PA0100003	79279PA0100004	79279PA0100005	79279PA0100006	79279PA0100007	79279PA0100008	79279PA0100009	79279PA0100010
3.2 Market Adjusted Index Rate	0.6467	0.0000	0.0000	0.9700	0.0000	0.8241	0.7256	0.6564	0.8024	0.0000	0.8015	0.5216	0.0000	0.0000	0.0000	0.0000	0.6467	0.9700	0.7256	0.8241	0.8736	0.9304	0.9204	0.9204
3.3 AV and Cost Sharing Design of Plan	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.4 Provider Network Adjustment	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.5 Benefits in Addition to EHB	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Administrative Costs	14.98%	0.00%	0.00%	14.98%	0.00%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%	0.00%	14.98%	14.98%	0.00%	0.00%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%	14.98%
3.6 Administrative Expense	0.11%	0.00%	0.00%	0.11%	0.00%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.00%	0.11%	0.11%	0.00%	0.00%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
3.7 Taxes and Fees	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3.8 Profit & Risk Load	1.0000	0.0000	0.0000	1.0000	0.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
3.9 Catastrophic Adjustment	\$339.44	\$0.00	\$0.00	\$509.14	\$0.00	\$432.56	\$380.86	\$344.54	\$473.66	\$0.00	\$420.70	\$251.88	\$0.00	\$420.70	\$251.88	\$0.00	\$0.00	\$384.28	\$553.94	\$425.68	\$477.37	\$461.89	\$506.69	\$486.44
3.10 Plan Adjusted Index Rate	0.5689	1.0638	0.9932	\$204.03	\$0.00	\$0.00	\$306.03	\$0.00	\$260.00	\$228.93	\$207.09	\$284.71	\$0.00	\$252.87	\$151.40	\$0.00	\$0.00	\$0.00	\$230.99	\$332.96	\$255.87	\$286.94	\$277.63	\$304.56
3.11 Age Calibration Factor	0.5689	1.0638	0.9932	\$204.03	\$0.00	\$0.00	\$306.03	\$0.00	\$260.00	\$228.93	\$207.09	\$284.71	\$0.00	\$252.87	\$151.40	\$0.00	\$0.00	\$0.00	\$230.99	\$332.96	\$255.87	\$286.94	\$277.63	\$304.56
3.12 Geographic Calibration Factor	0.5689	1.0638	0.9932	\$204.03	\$0.00	\$0.00	\$306.03	\$0.00	\$260.00	\$228.93	\$207.09	\$284.71	\$0.00	\$252.87	\$151.40	\$0.00	\$0.00	\$0.00	\$230.99	\$332.96	\$255.87	\$286.94	\$277.63	\$304.56
3.13 Tobacco Calibration Factor	0.5689	1.0638	0.9932	\$204.03	\$0.00	\$0.00	\$306.03	\$0.00	\$260.00	\$228.93	\$207.09	\$284.71	\$0.00	\$252.87	\$151.40	\$0.00	\$0.00	\$0.00	\$230.99	\$332.96	\$255.87	\$286.94	\$277.63	\$304.56
3.14 Calibrated Plan Adjusted Index Rate	0.5689	1.0638	0.9932	\$204.03	\$0.00	\$0.00	\$306.03	\$0.00	\$260.00	\$228.93	\$207.09	\$284.71	\$0.00	\$252.87	\$151.40	\$0.00	\$0.00	\$0.00	\$230.99	\$332.96	\$255.87	\$286.94	\$277.63	\$304.56

Section IV: Projected Plan Level Information

4.1 Plan ID (Standard Component ID)	Total	79279PA0080001	79279PA0080002	79279PA0080003	79279PA0080004	79279PA0080005	79279PA0080006	79279PA0080007	79279PA0080008	79279PA0080009	79279PA0080010	79279PA0090001	79279PA0090002	79279PA0090003	79279PA0090004	79279PA0100001	79279PA0100002	79279PA0100003	79279PA0100004	79279PA0100005	79279PA0100006	79279PA0100007	79279PA0100008	79279PA0100009	79279PA0100010	
4.2 Allowed Claims	\$69,880,615	\$8,144,080	\$0	\$0	\$1,126,026	\$0	\$13,461,760	\$792,544	\$3,745,293	\$11,904,618	\$0	\$216,503	\$1,620,232	\$0	\$0	\$0	\$1,471,901	\$269,654	\$486,657	\$5,376,497	\$11,106,022	\$6,538,566	\$2,302,142	\$1,318,120		
4.3 Reinsurance	\$2,721,443	\$268,948	\$0	\$0	\$49,305	\$0	\$531,122	\$28,589	\$125,149	\$498,417	\$0	\$8,382	\$44,463	\$0	\$0	\$0	\$48,608	\$11,807	\$17,555	\$212,125	\$455,397	\$268,110	\$			
4.4 Member Cost Sharing	\$13,183,883	\$2,540,959	\$0	\$0	\$98,841	\$0	\$2,396,722	\$196,948	\$1,138,031	\$1,520,936	\$0	\$41,881	\$693,916	\$0	\$0	\$0	\$459,241	\$32,670	\$120,935	\$957,128	\$1,618,594	\$952,932	\$268,994	\$154,016		
4.5 Cost Sharing Reduction	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
4.6 Incurred Claims	\$53,975,289	\$5,334,134	\$0	\$0	\$977,880	\$0	\$10,533,917	\$567,007	\$2,482,113	\$9,885,265	\$0	\$166,240	\$881,853	\$0	\$0	\$0	\$964,052	\$234,177	\$348,168	\$4,207,145	\$9,032,031	\$5,317,523	\$1,935,557	\$1,108,227		
4.7 Risk Adjustment Transfer Amount	\$-4,029,043	\$-338,172	\$0	\$0	\$-272,995	\$0	\$-876,315	\$-42,325	\$-185,280	\$-737,896	\$0	\$-112,409	\$-65,827	\$0	\$0	\$0	\$-171,963	\$-117,480	\$-25,989	\$-314,047	\$-567,406	\$-396,932	\$-144,482	\$-82,725		
4.8 Premium	\$70,482,246	\$6,965,386	\$0	\$0	\$1,276,922	\$0	\$13,755,361	\$740,387	\$3,241,387	\$12,908,103	\$0	\$217,079	\$1,151,587	\$0	\$0	\$0	\$1,258,915	\$305,777	\$454,631	\$5,493,592	\$11,794,765	\$6,943,640	\$2,527,534	\$1,447,181		
4.9 Projected Member Months	162,084	20,520	0	0	2,508	0	31,800	1,944	9,408	27,252	0	516	4,572	0	0	0	3,276	552	1,068	11,508	25,536	13,704	5,196	2,724		
4.10 Loss Ratio	81.22%	81.22%	#DIV/0!	#DIV/0!	81.22%	#DIV/0!	81.22%	81.23%	81.22%	81.23%	#DIV/0!	81.22%	81.22%	#DIV/0!	#DIV/0!	#DIV/0!	81.22%	81.23%	81.23%	81.23%	81.22%	81.23%	81.22%	81.22%	81.22%	
Per Member Per Month																										
4.11 Allowed Claims	\$431.14	\$396.89	#DIV/0!	#DIV/0!	\$448.97	#DIV/0!	\$423.33	\$407.69	\$398.10	\$436.89	#DIV/0!	\$419.58	\$354.38	#DIV/0!	#DIV/0!	#DIV/0!	\$449.30	\$488.50	\$455.67	\$467.20	\$434.92	\$477.13	\$443.06	\$483.89		
4.12 Reinsurance	\$136.79	\$113.11	#DIV/0!	#DIV/0!	\$159.66	#DIV/0!	\$16.70	\$14.71	\$13.30	\$14.23	#DIV/0!	\$16.24	\$9.73	#DIV/0!	#DIV/0!	#DIV/0!	\$14.84	\$21.39	\$16.44	\$18.43	\$17.83	\$149.36	\$148.78	\$20.51		
4.13 Member Cost Sharing	\$81.94	\$13.83	#DIV/0!	#DIV/0!	\$175.78	#DIV/0!	\$39.41	\$38.41	\$39.31	\$40.81	#DIV/0!	\$39.41	\$151.78	#DIV/0!	#DIV/0!	#DIV/0!	\$148.19	\$48.88	\$16.16	\$140.18	\$98.38	\$51.77	\$68.54	\$0.00		
4.14 Cost Sharing Reduction	\$0	\$0	#DIV/0!	#DIV/0!	\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	#DIV/0!	\$0.00	\$0.00	#DIV/0!	#DIV/0!	#DIV/0!	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		
4.15 Incurred Claims	\$333.01	\$259.95	#DIV/0!	#DIV/0!	\$389.90	#DIV/0!	\$331.26	\$291.67	\$263.83	\$362.74	#DIV/0!	\$332.17	\$192.88	#DIV/0!	#DIV/0!	#DIV/0!	\$294.28	\$424.23	\$326.00	\$365.58	\$353.70	\$388.03	\$372.51	\$406.84		
4.16 Risk Adjustment Transfer Amount	\$-24.86	\$-19.40	#DIV/0!	#DIV/0!	\$-29.10	#DIV/0!	\$-24.73	\$-21.77	\$-19.69	\$-27.08	#DIV/0!	\$-24.05	\$-14.40	#DIV/0!	#DIV/0!	#DIV/0!	\$-21.97	\$-31.67	\$-24.33	\$-27.27	\$-26.40	\$-27.81	\$-30.37			
4.17 Premium	\$434.85	\$339.44	#DIV/0!	#DIV/0!	\$509.14	#DIV/0!	\$380.86	\$344.54	\$473.66	\$420.70	#DIV/0!	\$420.70	\$251.88	#DIV/0!	#DIV/0!	#DIV/0!	\$384.28	\$553.94	\$245.68	\$477.39	\$461.89	\$506.69	\$486.44	\$531.27		



**Rating Area Data Collection**

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.  
Select only the Rating Areas you are offering plans within and add a factor for each area.  
To validate, select the Validate button or Ctrl + Shift + I.  
To finalize, select the Finalize button or Ctrl + Shift + F.*

Rating Area	Rating Factor
Rating Area 1	0.9400
Rating Area 4	0.9400



## **Part II of the Preliminary Justification**

### **Highmark Coverage Advantage – Individual Market**

#### **Scope and Range:**

Highmark Coverage Advantage is requesting an average ACA individual market rate change of -2.6%, ranging from -4.7% to -0.4%. Products submitted with this filing will have effective dates from January 1, 2022 to December 31, 2022. This rate change is projected to affect 6,829 members.

#### **Historical Financial Experience:**

Highmark Coverage Advantage incurred an underwriting gain in its ACA individual market programs in 2020.

#### **Change in Medical Service Costs:**

The projected average cost of medical care for the projected population is expected to increase. The increase will emerge in utilization and average cost per service, and is spread across all types of services.

#### **Change in Benefits and Cost Sharing:**

Some cost sharing parameters were changed in order to maintain compliance with Federal AV requirements. Additionally, some out of pocket maximum parameters were changed to keep up with the rising cost of health care. These out of pocket maximum changes also aided in mitigating the rate increase.

#### **Administrative Costs and Anticipated Operating Results:**

The anticipated administrative costs and operating results are not excessive or unreasonable. In accordance with regulations, the projected medical loss ratio is over 80%.



**Part III Actuarial Memorandum**  
**Highmark Coverage Advantage**  
**Individual Rate Filing**  
**Effective January 1, 2022**



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## **I. General Information**

### **Document Overview**

This document contains the Part III Actuarial Memorandum for Highmark Coverage Advantage's (HCA) individual block of business rate filing, for products with an effective date of January 1, 2022. This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template.

The purpose of the actuarial memorandum is to provide certain information related to the submission, including support for the values entered into the Part I Unified Rate Review Template, which supports compliance with the market rating rules and reasonableness of applicable rate increases. This information may not be appropriate for other purposes.

This information is intended for use by the Pennsylvania Insurance Department, the Center for Consumer Information and Insurance Oversight (CCIIO), and their subcontractors to assist in the review of HCA's rate filing. However, we recognize that this certification may become a public document. HCA makes no representations or warranties regarding the contents of this letter to third parties. Likewise, third parties are instructed that they are to place no reliance upon this actuarial memorandum that would result in the creation of any duty or liability under any theory of law by HCA.

The results are actuarial projections. Actual experience is likely to differ for a number of reasons, including population changes, claims experience, and random deviations from assumptions.

### **I.1 Company Identifying Information:**

- Company Legal Name: Highmark Coverage Advantage
- State: The Commonwealth of Pennsylvania has regulatory authority over these policies.
- HIOS Issuer ID: 79279
- Market: Individual
- Effective Date: January 1, 2022

### **I.2 Company Contact Information:**

- Primary Contact Name: [REDACTED]
- Primary Contact Telephone Number: [REDACTED]
- Primary Contact Email Address: [REDACTED]



## **II. Proposed Rate Changes**

For all rate changes by plan, see the ‘Cumulative Rate Change % (over 12 mos prior)’ found in Worksheet 2, line 1.11 of the URRT. The rate change varies by plan due to an update in several of our pricing factors and changes in cost sharing required to meet Actuarial Value and other cost sharing restrictions under the Affordable Care Act.

The primary drivers of the rate change are changes in the base claims experience, trend, retention, and the ongoing anticipated impact of Covid-19.

In accordance with the Department’s July 6, 2021 guidance, the impact of the state 1332 Reinsurance program is captured using the prescribed parameters of \$60,000 attachment point, 45% coinsurance rate, and \$100,000 reinsurance cap. If the final parameters should change from those described in this filing, a revised submission would be required.

This rate filing also includes a COVID-19 adjustment and the impact of the American Rescue Plan Act (ARPA) was considered in the rate development and no adjustment was included at this time. This is due to several unknown factors such as competitor entry into market, morbidity of uninsured enrollment, pent-up demand for new entrants, and any potential group conversion to individual.

Other assumptions in the filing account for the elimination of the Individual Mandate penalty and the lack of CSR funding in 2022 by using the factors prescribed in the Department’s guidance. Additional assumptions include that advance payment of premium tax credits (APTCs) will continue until the end of 2022, there will be no significant changes in legislation, regulations or otherwise (i.e. rules, regulatory guidance, etc.) impacting the ACA market, and that there are no significant changes in the participation of QHP issuers that would materially change risk adjustment transfer amounts. Finally, modifications to the rate development may be necessary if significant unforeseen events occur. Examples include, but are not limited to, repeal or invalidation of the ACA or material developments in the course of the COVID-19 pandemic. As a result, HCA reserves the right to submit a revised filing.

## **III. Experience and Current Period Premium, Claims, and Enrollment**

### **III.1 Paid through Date:**

Experience Period claims were based on incurred calendar year 2020, paid through February 2021. This includes 2020 experience in Affordable Care Act compliant plans. HCA did not offer any transitional plans in 2020.

### **III.2 Current Date:**

The current date shown represents a snapshot of February 1, 2021.

### **III.3 Allowed and Paid Claims Incurred During the Experience Period:**

- Historical Experience: We chose HCA’s current experience for the individual block of business for the period January 1, 2020 through December 31, 2020, with claims



paid through February, 2021 as the basis for the 2022 projected individual market pricing.

- **Claims Incurred During the 12-month Experience Period:** Worksheet 1, Section I shows our best estimate of the amount of claims that were incurred during the 12-month experience period for HCA's individual book-of-business. This section includes:
  - The amount of claims which were processed through Company's claims system,
  - Claims processed outside of the Company's claims system, and
  - Our best estimate of claims incurred but not paid as of the paid through date stated above.
- **Method for Determining Allowed Claims:** For non-capitated claims, the allowed charges are summarized from The Company's detailed claim-level historical data. This experience includes 2020 claims for Affordable Care Act compliant business. For capitated and other off-system claims, historical capitations and experience were tabulated and added to the claims.
- **Paid Claims:** We also summarized the paid claims from detailed member records. The paid-to-allowed ratio for the experience period reflects the 2020 plan designs chosen by each member.
- **Incurred but Not Paid (IBNR) Claims Estimate:** The Company is using a completion factor of 0.9694 to include IBNR claims in allowed charges. The IBNR completion factor was developed using our corporate reserving system for The Company's individual business. We applied it equally to both paid and allowed total claims (as a change to utilization) to complete the experience.

#### **IV. Benefit Categories**

The index rate of the experience period was summarized at the defined benefit categories included in Worksheet 1, Section II of the URRT.

The data provided in this section closely adheres to the preferred definitions of the Benefit Categories included in the URRT instructions, including the "Other Medical" category. The "Other Medical" category units reflect visits for PDN/home health, trips for ambulance and procedures for DME/prosthetics. Prescription drugs utilization were converted to a "per 30-day" script count.



## **V. Projection Factors**

### **V.1 Trend Factors**

This development of the CY2022 rates reflects an annual trend rate of 6.5% (4.0% cost, 2.4% utilization). These trends reflect HCA's expectations regarding increases in in-network contractual reimbursement and out-of-network costs. These estimates measure and normalize for benefit leverage, population aging, and historical changes for fee schedules, as well as company-wide utilization management programs, and external trend drivers.

The trend represents a blended average for all types of service and is applied to the aggregate experience for pricing. These trends represent assumed community-wide expectations. Claim variations due to the specific projected enrolled population in this single risk pool are reflected in the morbidity adjustment.

### **V.2 Changes in the Morbidity of the Population Insured**

The Change in Morbidity adjustment of 1.069 is comprised of the following: the morbidity impact from claims experience, a state mandated morbidity adjustment for the Reinsurance program, the impact of health insurance coverage mandate elimination, and Covid-19 impact. Each of the components is described in more detail below.

#### *The Morbidity Impact from Claims Experience*

This adjustment reflects the change in the population mix/claim levels from the experience period to the projection period. We continue to observe a high degree of membership churn from year-to-year, which impacts the morbidity. This factor also takes into consideration the effects of adverse selection inherent to guaranteed issue markets. The Individual ACA risk pool continues to have a significantly higher proportion of older members with a high prevalence of chronic conditions compared to group business, which adds to the uncertainty of any future claim projections.

#### *State Mandated Morbidity Adjustment for the Reinsurance Program*

In accordance with the Department's guidance, there is an adjustment of -0.1% to reflect the impact of morbidity improvement due to the Reinsurance program.

#### *Impact of Health Insurance Coverage Mandate Elimination*

In accordance with the Department's guidance, the morbidity was increased by 1.0% to reflect the market uncertainty from the elimination of the health insurance coverage mandate.

#### *Covid-19 Impact*

In order to account for the impact of COVID-19 on projected claim costs, the Company took the following steps:



1. Adjusted the claims in the base experience period to a non-COVID-19 baseline environment. This was done to provide a more stable base from which to project future claims. Claims in the base experience period were increased by 0.8%, representing the expected degree of claims suppression experienced.
2. Projected claims to the projection period using trends with the impact of COVID-19 excluded. Again, this provides for a more stable projection of future claims, before applying the anticipated impact of COVID-19 in the projection period. This was accomplished by applying a trend of 6.5% (which excludes any impact from COVID-19) to our adjusted BEP claims.
3. The projected claims were then further adjusted by applying the anticipated impacts of COVID costs expected in the projection period. There are four components of this adjustment determined by the Company:
  - a. Treatment costs (\$0.09 PMPM) – COVID treatment utilization in 2022 are expected to follow a similar utilization pattern as flu treatment from 2018 and 2019, with COVID specific admission costs based on recent admission costs for COVID.
  - b. COVID Testing (\$0.41 PMPM) – COVID testing utilization in 2022 are expected to follow a similar utilization pattern as flu testing from 2018 and 2019, with COVID specific testing costs based on recent testing costs for COVID.
  - c. COVID Vaccine (\$2.05 PMPM) – The Company is assuming that 43% of the population will be receiving vaccine boosters at a frequency of once every two years. This impact represents the expected cost that the Company will incur.
  - d. Additional morbidity (0.50% claims impact) – Due to insureds missing preventative care (maintenance care and testing services) and quarantine rules leading to a more sedentary lifestyle, the Company expects a general trend towards worsening member morbidity.

The application of the above COVID claim adjustments to the rating period results in a COVID adjustment factor of 1.019.

### **V.3 Changes in Demographics**

We project that the average rating factor (age, tobacco load and area combined) will increase by about 1.3% due to the change in the population. This is primarily due to the expectation that the new members from the group and/or uninsured populations to be slightly older than the population in the underlying experience. This increases the projected allowed claims (utilization) by the same amount.

### **V.4 Changes in Benefits**

There is no change in benefits related to the essential health benefit (EHB) categories so the factor is set to 1.0. The cost sharing changes for the EHBs are captured in the paid to allowed ratio factors discussed in the AV and Cost Sharing Design of Plan section X.1.



## **V.5 Changes in Other**

The 1.021 factor represents the changes in utilization due to changes in pharmacy rebates, and hospital/physician settlements.

## **VI. Manual Rate Adjustments**

HCA's individual experience is fully credible. No manual rate is developed or used in this projection.

## **VII. Credibility of Experience**

The experience is from HCA's individual book of business in 2020. It is large enough to be fully credible. Our results are based 100% on the experience rate, as adjusted.

## **VIII. Index Rate**

The index rates as shown on Worksheet 1 of the URRT are simply the single risk pool average allowed claims for the Essential Health Benefits for the experience and projected populations, respectively, for HCA. For the experience period, only non-grandfathered plans are included. The projection period Index Rate is not adjusted for reinsurance or risk adjustment programs or any other fee.

## **IX. Market Adjusted Index Rate [MAIR]**

The Market Adjusted Index Rate is the Projected Index Rate further adjusted for risk adjustment and the exchange fee.

### **IX.1 Projected Reinsurance PMPM**

As outlined in the waiver application, the State is anticipating the Reinsurance Program will have the following parameters for 2022: an attachment point of \$60,000, a coinsurance rate of 45%, and a cap of \$100,000. HCA estimated the impact of the reinsurance program under these tentative parameters by trending Highmark PA individual ACA CY2019 incurred claims by member to the CY2022 rating period, applying the parameters, and calculating the amount of incurred claims expected to be reimbursed by the program. The modeling produced an estimated incurred claims savings of 4.8%. This percentage was converted to a PMPM and adjusted to an equivalent allowed claim basis by dividing the PMPM by the paid-to-allowed factor and the composite effect of catastrophic eligibility. This amount is reflected in worksheet 1 of the URRT.

### **IX.2 Projected Risk Adjustment PMPM**

The estimated average risk score for HCA's projected 2022 population was developed by using HCA's 2020 claim diagnoses and the risk adjustment coefficients as finalized in the Notice of Benefit and Payment Parameters. Similarly, actuarial value factors and induced demand factors were estimated for HCA based upon its projected 2022 population.



We estimated the statewide average risk transfer factors based on current market assumptions. We estimated the statewide average premium using current market premium assumptions with adjustments for anticipated rate changes for 2022.

The actual calculation of the risk transfer followed the risk transfer methodology as prescribed.

The analysis resulted in HCA paying to the risk adjustment pool. The (30.00) PMPM value shown in worksheet 1 of the URRT is developed by taking the expected risk transfer amount plus the projected High Cost Risk Pool charge and adjusting it to an equivalent allowed claims basis by dividing it by the paid-to-allowed factor and the composite effect of catastrophic eligibility and benefits in addition to EHB.

For the purposes of this rate filing, HCA has assumed no adjustment to the projected risk adjustment transfer for the Risk Adjustment Data Validation (RADV) program.

### **IX.3 Exchange User Fee %**

The 3.11% value shown in worksheet 1 of the URRT is developed by multiplying the 3% exchange user fee by the assumed percentage of on exchange membership. This calculated amount is then divided by the paid-to-allowed factor to bring it to an equivalent allowed claims basis and adjusted further for the composite effect of catastrophic eligibility and benefits in addition to EHB.

## **X. Plan Adjusted Index Rate [PAIR]**

The Plan Adjusted Index Rates can be found on line 3.10, Worksheet 2 of the URRT. The PAIR rates are calculated by applying the allowable rating factors as described below to the Market Adjusted Index Rate.

### **X.1 AV and Cost Sharing Design of Plan**

The AV and Cost Sharing allowable rating factor is comprised of the following components:

- The utilization due to differences in cost sharing is based on the factors calculated using a methodology prescribed in the Department's guidance relative to the weighted average. No differences due to health status are in these adjustments.
- The pricing AV for the benefits and cost sharing of the plan and a CSR load for the on exchange silver plans.

#### **Impact of Non-Payment of Cost Sharing Reduction Subsidies**

In accordance with the Department's guidance, we have applied an additional adjustment to our AV pricing values for those Silver plans not offered exclusively off-exchange. This adjustment factor was 1.22 and represents the non-payment of Cost Sharing Reduction subsidies.



## **X.2 Provider Network Adjustment**

The provider network adjustments are developed by dividing the plan level network factors by the overall weighted average from all plans.

## **X.3 Benefits in Addition to EHB**

Non-EHB benefits have been added to several plans. Six plans have an adult dental and vision benefit and four plans have a hearing and personal assistance (i.e. Papa Pals) benefit.

## **X.4 Administrative Expense**

The proposed rates reflect internal administrative costs including quality improvement administrative expenses. This cost was developed based on standard expense allocation methods.

## **X.5 Taxes and Fees:**

The following fees were added:

- \$0.25 PMPM for Risk Transfer User Fee
- \$0.24 PMPM for Patient Centered Outcomes Research Institute (PCORI) Fee
- 0.0% for the Health Insurance Provider Fee
- 0.0% for the PA Premium Tax

## **X.6 Profit (or Contribution to Surplus) & Risk Margin:**

HCA has voluntarily refrained from including a risk and contingency factor in this filing. By this voluntary restraint, HCA is not waiving any right to include a risk and contingency factor which HCA believes is consistent with historical and legal interpretations of HCA and the Pennsylvania Insurance Department.

## **X.7 Catastrophic Adjustment**

For catastrophic plans, we use a 0.92 factor for the specific eligibility adjustment.

# **XI. Calibration**

## **XI.1 Age Curve Calibration:**

The projected weighted average age factor for billable members is 1.758. This factor is calculated by dividing the all members age factor of 1.757 by the ratio of billable members to total members 0.9997. The age curve calibration factor is  $1/1.758 = 0.5689$ .



### **XI.2 Geographic Calibration Factor:**

The projected weighted average geographic factor is 0.940. Each Plan Adjusted Index Rate represents the rate for an average member with a geographic factor of 0.940. The geographic calibration factor is  $1/0.940 = 1.0638$ .

### **XI.3 Tobacco Calibration Factor:**

The projected weighted average tobacco factor is 1.007. Each Plan Adjusted Index Rate represents the rate for an average member with a tobacco factor of 1.007. The tobacco calibration factor is  $1/1.007 = 0.9932$ .

### **XI.4 Consumer Adjusted Premium Rate Development:**

The calibrated plan adjusted index rate represents the base rate for an age factor of 1.0, geographic rating factor of 1.0 and tobacco rating factor of 1.0. Thus, the approximate premium for a specific member can be derived by multiplying this rate by the HHS age curve factor, the rating area factor on Worksheet 3 of the URRT, and the appropriate tobacco factor. Please note that this method will only produce approximate rates due to URRT rounding constraints.

## **XII. Projected Loss Ratio**

The projected loss ratio for 2022 using the federally-prescribed MLR methodology is 85.4%.

## **XIII. AV Metal Values**

The AV Metal Values included in Worksheet 2 of the Part I Unified Rate Review Template were based the Federal AV Calculator. Some plans did require an adjustment to the inputs entered into the AV calculator. Screen shots and certifications for these plans were submitted as part of HCA's QHP application.

## **XIV. Membership Projections**

Membership projections reflect HCA's expectations for 2022. These projections reflect expected changes in market share due to market competition, relative price levels, and changes in plan offerings (where applicable).

HCA expects membership in 2022 to follow a similar metal level distribution as the Individual ACA experience period in the markets where plans will continue to be offered.

For the Silver level plans, the projected membership by cost sharing subsidy levels is based on the observed distribution of ACA members that were eligible under the federal poverty levels as determined by the federal health insurance exchange. The projected enrollment by plan and subsidy level is as follows:



CSR Silver Plan Membership Distribution			
FPL	Subsidy Level	% of Silver Membership	% of Total Membership
<150%	94%	29.8%	6.1%
150%-200%	87%	51.4%	10.6%
200%-250%	73%	6.4%	1.3%
<u>&gt;250%</u>	<u>70%</u>	<u>12.4%</u>	<u>2.6%</u>
Total		100.0%	20.6%

## **XV. Terminated Plans and Products**

Plans in the 2020 experience period that will no longer be available in 2022 can be found in Exhibit I.

HCA does not have any plans offered only in 2021 (not offered in the experience period or in the projection period).

## **XVI. Plan Type**

The Plan types listed in Worksheet 2, Section I of the Part I Unified Rate Review Template describe HCA's plans adequately.

## **XVII. Actuarial Certification**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for actuaries issuing statements of actuarial opinions in the United States. This filing is prepared to accompany HCA's rate filing for the individual combined market on and off the Pennsylvania Exchange.

I hereby certify that the projected index rate is, to the best of my knowledge and understanding:

- In compliance with all applicable State and Federal Statutes and Regulations (45 CFR 156.80 and 147.102),
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient.

I certify that the index rate and only the allowable modifiers as described in 45 CFR 156.80(d)(1) and 45 CFR 156.80(d)(2) were used to generate plan level rates.

I certify that the AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans. The AV Metal Values

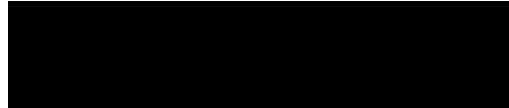


included in Worksheet 2 of the Part I Unified Rate Review Template were based on the Federal AV Calculator. If any adjustments were required outside of the AV Calculator, appropriate certification has been provided to CMS through the QHP application process.

I certify that the geographic rating reflect only differences in the costs of delivery (which can include unit cost and provider practice pattern differences) and do not include differences for population morbidity by geographic area.

The Part I Unified Rate Review Template does not demonstrate the process used by HCA to develop the rates. Rather, it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of qualified health plans for Federally facilitated exchanges and for certification that the index rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.

Signed:

A black rectangular redaction box covering the signature.

Title:

A black rectangular redaction box covering the title.

Date: July 13, 2021



## **XVIII. Exhibit I**

### **Highmark Coverage Advantage**

#### **Terminated Experience Period Plans**

<b>HIOS ID</b>	<b>Metal</b>	<b>Plan Name</b>	<b>2022 Mapping</b>
79279PA0080002	Bronze	Together Blue EPO Bronze 7900	N/A
79279PA0080003	Bronze	Together Blue EPO Bronze 7800 - 1 Free PCP Visit	N/A
79279PA0090003	Silver	Together Blue EPO Silver 1750 HSA	79279PA0090004
79279PA0130001	Gold	Together Blue EPO Gold 800 - 2 Free PCP Visits + Adult Dental and Vision	79279PA0150001
79279PA0080006	Gold	Together Blue EPO Gold 800 - 2 Free PCP Visits	79279PA0140001
79279PA0120001	Gold	Together Blue Care Advantage EPO Gold 800	79279PA0160001
79279PA0110001	Gold	Together Blue Care Advantage EPO Gold 800 + Adult Dental and Vision	79279PA0170001



## **ACTUARIAL MEMORANDUM**

### **Highmark Coverage Advantage**

#### **Revised Individual Rate Filing - January 1, 2022**

I, [REDACTED], am a member of the American Academy of Actuaries and meet its qualification standards for preparing individual rate filings. As a consulting actuary, I was requested by Highmark Coverage Advantage (“HCA”) to review the development of the market-wide base rate for the individual market on and off the Pennsylvania Exchange. The confidential material presented in this revised filing was prepared for the specific purpose of submitting the rating formula for the Pennsylvania Insurance Department and may not be appropriate for other purposes. This filing represents premium rates for individuals sold or renewed effective January 1, 2022. The rates are guaranteed until December 31, 2022.

To the best of my knowledge and judgment, the following are true with respect to this filing:

1. Premium rates are established in accordance with generally accepted actuarial principles and the applicable Actuarial Standards of Practice. They are not excessive, inadequate, or unfairly discriminatory. Rates are reasonable in relationship to the benefits provided. However, it is certain that actual experience will not conform exactly to the assumptions used in this analysis. To the extent that actual experience is different from the assumptions used in developing the rates, the actual results will also deviate from the projected amounts.
2. In compliance with all applicable Pennsylvania and Federal Statutes and Regulations (45 CFR 156.80 and 147.102).
3. The rating factors and rating methodology are reasonable and consistent with HCA’s business plan at the time of the filing.

[REDACTED]  
[REDACTED]  
Fellow, Society of Actuaries  
Member, American Academy of Actuaries  
July 12, 2021



2022 Rates Table Template v11.0		All fields with an asterisk ( * ) are required. To validate press Validate button or Ctrl + Shift + I. To finalize, press Finalize button or Ctrl + Shift + F.				
		If you are in a community rating state, select Family-Tier Rates under Rating Method and fill in all columns.				
		If you are not in a community rating state, select Age-Based Rates under Rating Method and provide an Individual Rate for every age band.				
		If Tobacco is Tobacco User/Non-Tobacco User, you must give a rate for Tobacco Use and Non-Tobacco Use.				
		To add a new sheet, press the Add Sheet button, or Ctrl + Shift + H. All plans must have the same dates on a sheet.				
	HIOS Issuer ID*	79279				
	Rate Effective Date*	01/01/2022				
	Rate Expiration Date*	12/31/2022				
	Rating Method*	Age-Based Rates				
Plan ID*		Rating Area ID*	Tobacco*	Age*	Individual Rate*	Individual Tobacco Rate*
Required: Enter the 14-character Plan ID		Required: Select the Rating Area ID	Required: Select if Tobacco use of subscriber is used to determine if a person is eligible for a rate from a plan	Required: Select the age of a subscriber eligible for the rate	Required: Enter the rate of an Individual Non-Tobacco or No Preference enrollee on a plan	Required: Enter the rate of an Individual tobacco enrollee on a plan
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	187.03	187.03
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	15	203.65	203.65
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	16	210.01	210.01
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	17	216.36	216.36
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	18	223.21	223.21
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	19	230.06	230.06
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	20	237.15	237.15
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	21	244.48	250.59
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	22	244.48	250.59
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	23	244.48	250.59
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	24	244.48	250.59
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	25	245.46	251.60
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	26	250.35	256.61
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	27	256.22	262.63
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	28	265.75	272.39
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	29	273.57	280.41
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	30	277.48	284.42
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	31	283.35	290.43
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	32	289.22	296.45
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	33	292.89	300.21
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	34	296.80	304.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	35	298.75	306.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	36	300.71	308.23
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	37	302.67	310.24
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	38	304.62	312.24
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	39	308.53	316.24
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	40	312.45	343.70
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	41	318.31	351.73
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	42	323.94	360.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	43	331.76	371.90
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	44	341.54	386.62
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	45	353.03	404.22
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	46	366.72	425.40
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	47	382.12	449.76
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	48	399.72	478.07
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	49	417.08	507.59
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	50	436.64	534.88
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	51	455.96	558.55
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	52	477.22	584.59
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	53	498.74	610.96
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	54	521.96	639.40
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	55	545.19	667.86
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	56	570.37	698.70
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	57	595.80	729.86
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	58	622.94	763.10
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	59	636.38	779.57
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	60	663.52	812.81
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	61	686.99	841.56
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	62	702.39	860.43
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	63	721.70	884.08
	79279PA0080008	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	733.44	898.46
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	187.03	187.03
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	15	203.65	203.65
	79279PA0080008	Rating Area 4	Tobacco User/Non-Tobacco User	16	210.01	210.01
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	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User</			



	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	53	550.43	674.28
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	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	55	601.70	737.08
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	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	60	732.29	897.06
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	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	62	775.19	949.61
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	63	796.51	975.72
	79279PA0130005	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	809.46	991.59
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	206.41	206.41
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	15	224.76	224.76
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	16	231.78	231.78
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	17	238.79	238.79
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	18	246.35	246.35
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	19	253.90	253.90
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	20	261.73	261.73
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	21	269.82	276.57
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	22	269.82	276.57
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	23	269.82	276.57
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	24	269.82	276.57
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	25	270.90	277.67
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	26	276.30	283.21
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	27	282.77	289.84
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	28	293.29	300.62
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	29	301.93	309.48
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	30	306.25	313.91
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	31	312.72	320.54
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	32	319.20	327.18
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	33	323.24	331.32
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	34	327.56	335.75
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	35	329.72	337.96
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	36	331.88	340.18
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	37	334.04	342.39
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	38	336.20	344.61
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	39	340.51	349.02
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	40	344.83	379.31
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	41	351.31	388.20
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	42	357.51	397.55
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	43	366.15	410.45
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	44	376.94	426.70
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	45	389.62	446.11
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	46	404.73	469.49
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	47	421.73	496.38
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	48	441.16	527.63
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	49	460.31	560.20
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	50	481.90	590.33
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	51	503.21	616.43
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	52	526.69	645.20
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	53	550.43	674.28
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	54	576.07	705.69
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	55	601.70	737.08
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	56	629.49	771.13
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	57	657.55	805.50
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	58	687.50	842.19
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	59	702.34	860.37
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	60	732.29	897.06
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	61	758.19	928.78
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	62	775.19	949.61
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	63	796.51	975.72
	79279PA0130005	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	809.46	991.59
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	199.70	199.70
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	15	217.45	217.45
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	16	224.24	224.24
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	17	231.03	231.03
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	18	238.34	238.34
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	19	245.65	245.65
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	20	253.22	253.22
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	21	261.05	267.58
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	22	261.05	267.58
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	23	261.05	267.58
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	24	261.05	267.58
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	25	262.09	268.64
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	26	267.32	274.00
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	27	273.58	280.42
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	28	283.76	290.85
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	29	292.11	299.41
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	30	296.29	303.70
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	31	302.56	310.12
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	32	308.82	316.54
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	33	312.74	320.56
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	34	316.91	324.83
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	35	319.00	326.98
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	36	321.09	329.12
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	37	323.18	331.26
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	38	325.27	333.40
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	39	329.45	337.69
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	40	333.62	366.98
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	41	339.89	375.58
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	42	345.89	384.63
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	43	354.24	397.10
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	44	364.69	412.83
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	45	376.96	431.62
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	46	391.58	454.23
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	47	408.02	480.24
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	48	426.82	510.48
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	49	445.35	541.99
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	50	466.24	571.14
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	51	486.86	596.40
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	52	509.57	624.22
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	53	532.54	652.36
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	54	557.34	682.74
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	55	582.14	713.12
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	56	609.03	746.06
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	57	636.18	779.32
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	58	665.16	814.82
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	59	679.51	832.40
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	60	708.49	867.90
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	61	733.55	898.60
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	62	750.00	918.75
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	63	770.62	944.01
	79279PA0140001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	783.15	959.36
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	199.70	199.70
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	15	217.45	217.45
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	16	224.24	224.24
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	17	231.03	231.03
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	18	238.34	238.34
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	19	245.65	245.65
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	20	253.22	253.22
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	21	261.05	267.58
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	22	261.05	267.58
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	23	261.05	267.58
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	24	261.05	267.58
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	25	262.09	268.64
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	26	267.32	274.00
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	27	273.58	280.42
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	28	283.76	290.85
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	29	292.11	299.41
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	30	296.29	303.70
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	31	302.56	310.12
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	32	308.82	316.54
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	33	312.74	320.56
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	34	316.91	324.83
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	35		



	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	60	708.49	867.90
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	61	733.55	898.60
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	62	750.00	918.75
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	63	770.62	944.01
	79279PA0140001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	783.15	959.36
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	219.09	219.09
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	15	238.56	238.56
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	16	246.01	246.01
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	17	253.46	253.46
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	18	261.47	261.47
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	19	269.49	269.49
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	20	277.80	277.80
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	21	286.39	293.55
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	22	286.39	293.55
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	23	286.39	293.55
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	24	286.39	293.55
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	25	287.54	294.73
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	26	293.26	300.59
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	27	300.14	307.64
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	28	311.31	319.09
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	29	320.47	328.48
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	30	325.05	333.18
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	31	331.93	340.23
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	32	338.80	347.27
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	33	343.10	351.68
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	34	347.68	356.37
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	35	349.97	358.72
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	36	352.26	361.07
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	37	354.55	363.41
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	38	356.84	365.76
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	39	361.42	370.46
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	40	366.01	402.61
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	41	372.88	412.03
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	42	379.47	421.97
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	43	388.63	435.65
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	44	400.09	452.90
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	45	413.55	473.51
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	46	429.59	498.32
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	47	447.63	526.86
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	48	468.25	560.03
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	49	488.58	594.60
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	50	511.49	626.58
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	51	534.12	654.30
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	52	559.03	684.81
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	53	584.24	715.69
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	54	611.44	749.01
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	55	638.65	782.35
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	56	668.15	818.48
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	57	697.93	854.96
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	58	729.72	893.91
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	59	745.47	913.20
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	60	777.26	952.14
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	61	804.76	985.83
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	62	822.80	1007.93
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	63	845.42	1035.64
	79279PA0150001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	859.17	1052.48
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	219.09	219.09
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	15	238.56	238.56
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	16	246.01	246.01
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	17	253.46	253.46
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	18	261.47	261.47
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	19	269.49	269.49
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	20	277.80	277.80
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	21	286.39	293.55
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	22	286.39	293.55
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	23	286.39	293.55
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	24	286.39	293.55
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	25	287.54	294.73
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	26	293.26	300.59
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	27	300.14	307.64
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	28	311.31	319.09
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	29	320.47	328.48
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	30	325.05	333.18
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	31	331.93	340.23
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	32	338.80	347.27
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	33	343.10	351.68
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	34	347.68	356.37
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	35	349.97	358.72
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	36	352.26	361.07
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	37	354.55	363.41
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	38	356.84	365.76
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	39	361.42	370.46
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	40	366.01	402.61
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	41	372.88	412.03
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	42	379.47	421.97
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	43	388.63	435.65
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	44	400.09	452.90
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	45	413.55	473.51
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	46	429.59	498.32
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	47	447.63	526.86
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	48	468.25	560.03
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	49	488.58	594.60
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	50	511.49	626.58
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	51	534.12	654.30
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	52	559.03	684.81
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	53	584.24	715.69
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	54	611.44	749.01
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	55	638.65	782.35
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	56	668.15	818.48
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	57	697.93	854.96
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	58	729.72	893.91
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	59	745.47	913.20
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	60	777.26	952.14
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	61	804.76	985.83
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	62	822.80	1007.93
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	63	845.42	1035.64
	79279PA0150001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	859.17	1052.48
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	210.32	210.32
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	15	229.02	229.02
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	16	236.16	236.16
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	17	243.31	243.31
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	18	251.01	251.01
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	19	258.71	258.71
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	20	266.68	266.68
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	21	274.93	281.80
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	22	274.93	281.80
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	23	274.93	281.80
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	24	274.93	281.80
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	25	276.03	282.93
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	26	281.53	288.57
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	27	288.13	295.33
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	28	298.85	306.32
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	29	307.65	315.34
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	30	312.05	319.85
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	31	318.64	326.61
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	32	325.24	333.37
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	33	329.37	337.60
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	34	333.77	342.11
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	35	335.96	344.36
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	36	338.16	346.61
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	37	340.36	348.87
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	38	342.56	351.12
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	39	346.96	355.63
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	40	351.36	386.50
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	41	357.96	395.55
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	42	364.28	405.08
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	43	373.08	418.22
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	44	384.08	434.78
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	45	397.00	454.57
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	46	412.40	478.38
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	47	429.72	505.78
	79279PA0160001	Rating Area 1	Tobacco User/Non-Tobacco User	48	449.51	



	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	16	236.16	236.16
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	17	243.31	243.31
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	18	251.01	251.01
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	19	258.71	258.71
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	20	266.68	266.68
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	21	274.93	281.80
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	22	274.93	281.80
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	23	274.93	281.80
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	24	274.93	281.80
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	25	276.03	282.93
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	26	281.53	288.67
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	27	288.13	295.33
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	28	298.85	306.32
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	29	307.65	315.34
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	30	312.05	319.85
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	31	318.64	326.61
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	32	325.24	333.37
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	33	329.37	337.60
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	34	333.77	342.11
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	35	335.96	344.36
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	36	338.16	346.61
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	37	340.36	348.87
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	38	342.56	351.12
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	39	346.96	355.63
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	40	351.36	366.50
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	41	357.96	395.55
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	42	364.28	405.08
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	43	373.08	418.22
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	44	384.08	434.78
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	45	397.00	454.57
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	46	412.40	478.38
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	47	429.72	505.78
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	48	449.51	537.61
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	49	469.03	570.81
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	50	491.02	601.50
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	51	512.74	628.11
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	52	536.66	657.41
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	53	560.86	687.05
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	54	586.98	719.05
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	55	613.09	751.04
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	56	641.41	785.73
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	57	670.00	820.75
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	58	700.52	858.14
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	59	715.64	876.66
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	60	746.16	914.05
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	61	772.55	946.37
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	62	789.87	967.59
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	63	811.59	994.20
	79279PA0160001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	824.79	1010.37
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	229.71	229.71
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	15	250.12	250.12
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	16	257.93	257.93
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	17	265.74	265.74
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	18	274.15	274.15
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	19	282.55	282.55
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	20	291.26	291.26
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	21	300.27	307.78
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	22	300.27	307.78
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	23	300.27	307.78
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	24	300.27	307.78
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	25	301.47	309.01
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	26	307.48	315.17
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	27	314.68	322.55
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	28	326.39	334.55
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	29	336.00	344.40
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	30	340.81	349.33
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	31	348.01	356.71
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	32	355.22	364.10
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	33	359.72	368.71
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	34	364.53	373.64
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	35	366.93	376.10
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	36	369.33	378.56
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	37	371.73	381.02
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	38	374.14	383.49
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	39	378.94	388.41
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	40	383.75	422.13
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	41	390.95	432.00
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	42	397.86	442.42
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	43	407.47	456.77
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	44	419.48	474.85
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	45	433.59	496.46
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	46	450.41	522.48
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	47	469.32	552.39
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	48	490.94	587.16
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	49	512.26	623.42
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	50	536.28	656.94
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	51	560.00	686.00
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	52	586.13	718.01
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	53	612.55	750.37
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	54	641.08	785.32
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	55	669.60	820.26
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	56	700.53	858.15
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	57	731.76	896.41
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	58	765.09	937.24
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	59	781.60	957.46
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	60	814.93	998.29
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	61	843.76	1033.61
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	62	862.68	1056.78
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	63	886.40	1085.84
	79279PA0170001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	900.81	1103.49
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	229.71	229.71
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	15	250.12	250.12
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	16	257.93	257.93
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	17	265.74	265.74
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	18	274.15	274.15
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	19	282.55	282.55
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	20	291.26	291.26
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	21	300.27	307.78
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	22	300.27	307.78
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	23	300.27	307.78
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	24	300.27	307.78
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	25	301.47	309.01
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	26	307.48	315.17
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	27	314.68	322.55
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	28	326.39	334.55
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	29	336.00	344.40
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	30	340.81	349.33
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	31	348.01	356.71
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	32	355.22	364.10
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	33	359.72	368.71
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	34	364.53	373.64
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	35	366.93	376.10
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	36	369.33	378.56
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	37	371.73	381.02
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	38	374.14	383.49
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	39	378.94	388.41
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	40	383.75	422.13
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	41	390.95	432.00
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	42	397.86	442.42
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	43	407.47	456.77
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	44	419.48	474.85
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	45	433.59	496.46
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	46	450.41	522.48
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	47	469.32	552.39
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	48	490.94	587.16
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	49	512.26	623.42
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	50	536.28	656.94
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	51	560.00	686.00
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	52	586.13	718.01
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	53	612.55	750.37
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	54	641.08	785.32
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	55	669.60	820.26
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	56	700.53	858.15
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	57	731.76	896.41
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	58	765.09	937.24
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	59	781.60	957.46
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	60	814.93	998.29
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	61	843.76	1033.61
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	62	862.68	1056.78
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	63	886.40	1085.84
	79279PA0170001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	900.81	1103.49
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	181.90	181.90
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	15	198.07	198.07
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	16	204.25	204.25
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	17	210.44	210.44
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	18	217.09	217.09
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	19	223.75	223.75
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	20	230.65	230.65
	79279PA0090004	Rating Area 1	Tobacco			



	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	23	237.78	243.72
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	24	237.78	243.72
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	25	238.73	244.70
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	26	243.49	249.58
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	27	249.19	255.42
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	28	258.47	264.93
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	29	266.08	272.73
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	30	269.88	276.63
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	31	275.59	282.48
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	32	281.29	288.32
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	33	284.86	291.98
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	34	288.66	295.88
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	35	290.57	297.83
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	36	292.47	299.78
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	37	294.37	301.73
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	38	296.27	303.68
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	39	300.08	307.58
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	40	303.88	334.27
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	41	309.59	342.10
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	42	315.06	350.35
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	43	322.67	361.71
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	44	332.18	376.03
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	45	343.35	393.14
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	46	356.67	413.74
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	47	371.65	437.43
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	48	388.77	464.97
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	49	405.65	493.68
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	50	424.68	520.23
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	51	443.46	543.24
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	52	464.15	568.58
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	53	485.07	594.21
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	54	507.66	621.88
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	55	530.25	649.56
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	56	554.74	679.56
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	57	579.47	709.85
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	58	605.86	742.18
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	59	618.94	758.20
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	60	645.33	790.53
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	61	668.16	818.50
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	62	683.14	836.85
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	63	701.93	859.86
	79279PA0090004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	713.34	873.84
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	181.90	181.90
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	15	198.07	198.07
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	16	204.25	204.25
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	17	210.44	210.44
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	18	217.09	217.09
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	19	223.75	223.75
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	20	230.65	230.65
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	21	237.78	243.72
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	22	237.78	243.72
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	23	237.78	243.72
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	24	237.78	243.72
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	25	238.73	244.70
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	26	243.49	249.58
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	27	249.19	255.42
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	28	258.47	264.93
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	29	266.08	272.73
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	30	269.88	276.63
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	31	275.59	282.48
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	32	281.29	288.32
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	33	284.86	291.98
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	34	288.66	295.88
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	35	290.57	297.83
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	36	292.47	299.78
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	37	294.37	301.73
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	38	296.27	303.68
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	39	300.08	307.58
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	40	303.88	334.27
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	41	309.59	342.10
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	42	315.06	350.35
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	43	322.67	361.71
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	44	332.18	376.03
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	45	343.35	393.14
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	46	356.67	413.74
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	47	371.65	437.43
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	48	388.77	464.97
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	49	405.65	493.68
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	50	424.68	520.23
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	51	443.46	543.24
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	52	464.15	568.58
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	53	485.07	594.21
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	54	507.66	621.88
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	55	530.25	649.56
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	56	554.74	679.56
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	57	579.47	709.85
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	58	605.86	742.18
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	59	618.94	758.20
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	60	645.33	790.53
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	61	668.16	818.50
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	62	683.14	836.85
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	63	701.93	859.86
	79279PA0090004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	713.34	873.84
	79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	220.14	220.14
	79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	15	239.71	239.71
	79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	16	247.19	247.19
	79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	17	254.68	254.68
	79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	18	262.73	262.73
	79279PA0080004	Rating Area 1	Tobacco User/Non-Tobacco User	19	270.79	



79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	30	326.62	334.79
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	31	333.53	341.87
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	32	340.43	348.94
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	33	344.75	353.37
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	34	349.35	358.08
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	35	351.65	360.44
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	36	353.96	362.81
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	37	356.26	365.17
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	38	358.56	367.52
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	39	363.17	372.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	40	367.77	377.00
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	41	374.68	381.75
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	42	381.30	386.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	43	390.50	391.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	44	402.01	396.00
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	45	415.54	400.75
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	46	431.66	405.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	47	449.78	410.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	48	470.50	415.00
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	49	490.94	419.75
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	50	513.96	424.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	51	536.69	429.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	52	561.73	434.00
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	53	587.05	438.75
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	54	614.39	443.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	55	641.73	448.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	56	671.37	453.00
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	57	701.30	457.75
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	58	733.24	462.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	59	749.07	467.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	60	781.01	472.00
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	61	808.63	476.75
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	62	826.76	481.50
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	63	849.50	486.25
79279PA0080004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	863.31	491.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	239.53	239.53
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	15	260.82	260.82
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	16	268.96	268.96
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	17	277.10	277.10
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	18	285.87	285.87
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	19	294.64	294.64
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	20	303.72	303.72
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	21	313.11	320.94
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	22	313.11	320.94
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	23	313.11	320.94
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	24	313.11	320.94
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	25	314.36	322.22
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	26	320.62	328.64
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	27	328.14	336.34
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	28	340.35	348.86
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	29	350.37	359.13
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	30	355.38	364.26
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	31	362.89	371.96
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	32	370.41	379.67
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	33	375.11	384.49
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	34	380.12	389.62
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	35	382.62	392.19
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	36	385.13	394.76
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	37	387.63	397.32
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	38	390.14	399.89
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	39	395.14	405.02
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	40	400.15	410.17
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	41	407.67	415.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	42	414.87	419.75
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	43	424.89	424.50
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	44	437.41	429.25
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	45	452.13	434.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	46	469.67	438.75
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	47	489.39	443.50
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	48	511.93	448.25
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	49	534.17	453.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	50	559.21	457.75
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	51	583.95	462.50
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	52	611.19	467.25
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	53	638.74	472.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	54	668.49	476.75
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	55	698.24	481.50
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	56	730.49	486.25
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	57	763.05	491.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	58	797.80	495.75
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	59	815.03	500.50
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	60	849.78	505.25
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	61	879.84	510.00
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	62	899.57	514.75
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	63	924.30	519.50
79279PA0130003	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	939.33	524.25
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	239.53	239.53
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	15	260.82	260.82
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	16	268.96	268.96
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	17	277.10	277.10
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	18	285.87	285.87
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	19	294.64	294.64
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	20	303.72	303.72
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	21	313.11	320.94
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	22	313.11	320.94
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	23	313.11	320.94
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	24	313.11	320.94
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	25	314.36	322.22
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	26	320.62	328.64
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	27	328.14	336.34
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	28	340.35	348.86
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	29	350.37	359.13
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	30	355.38	364.26
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	31	362.89	371.96
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	32	370.41	379.67
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	33	375.11	384.49
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	34	380.12	389.62
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	35	382.62	392.19
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	36	385.13	394.76
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	37	387.63	397.32
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	38	390.14	399.89
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	39	395.14	405.02
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	40	400.15	410.17
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	41	407.67	415.00
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	42	414.87	419.75
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	43	424.89	424.50
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	44	437.41	429.25
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	45	452.13	434.00
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	46	469.67	438.75
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	47	489.39	443.50
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	48	511.93	448.25
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	49	534.17	453.00
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	50	559.21	457.75
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	51	583.95	462.50
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	52	611.19	467.25
79279PA0130003	Rating Area 4	Tobacco User/Non-Tobacco User	53	638.74	472.00
79279PA0130003	Rating Area 4	T			



	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		37	331.44	339.73
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		38	333.58	341.92
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		39	337.86	346.31
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		40	342.15	376.37
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		41	348.57	385.17
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		42	354.73	394.46
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		43	363.30	407.26
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		44	374.00	423.37
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		45	386.59	442.65
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		46	401.58	465.83
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		47	418.45	492.52
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		48	437.72	523.51
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		49	456.73	555.84
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		50	478.15	585.73
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		51	499.30	611.64
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		52	522.59	640.17
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		53	546.15	669.03
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		54	571.58	700.19
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		55	597.02	731.35
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		56	624.59	765.12
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		57	652.43	799.23
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		58	682.15	835.63
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		59	696.88	853.68
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		60	726.59	890.07
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		61	752.29	921.56
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		62	769.16	942.22
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User		63	790.31	968.13
	79279PA0090002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over		803.16	983.87
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		0-14	204.81	204.81
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		15	223.01	223.01
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		16	229.97	229.97
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		17	236.93	236.93
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		18	244.43	244.43
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		19	251.92	251.92
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		20	259.69	259.69
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		21	267.72	274.41
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		22	267.72	274.41
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		23	267.72	274.41
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		24	267.72	274.41
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		25	268.79	275.51
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		26	274.15	281.00
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		27	280.57	287.58
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		28	291.01	298.29
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		29	299.58	307.07
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		30	303.86	311.46
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		31	310.29	318.05
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		32	316.71	324.63
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		33	320.73	328.75
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		34	325.01	333.14
	79279PA0090002	Rating Area 4	Tobacco User/Non-Tobacco User		35	327.15	3



	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		44	300.73	340.43
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		45	310.85	355.92
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		46	322.91	374.58
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		47	336.47	396.03
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		48	351.97	420.96
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		49	367.25	446.94
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		50	384.47	470.98
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		51	401.48	491.81
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		52	420.21	514.76
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		53	439.15	537.96
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		54	459.60	563.01
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		55	480.05	588.06
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		56	502.22	615.22
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		57	524.61	642.65
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		58	548.51	671.92
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		59	560.35	686.43
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		60	584.24	715.69
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		61	604.91	741.01
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		62	618.47	757.63
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User		63	635.48	778.46
	79279PA0080010	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over		645.81	791.12
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	0-14		184.07	184.07
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		15	200.43	200.43
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		16	206.68	206.68
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		17	212.94	212.94
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		18	219.68	219.68
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		19	226.41	226.41
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		20	233.39	233.39
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		21	240.61	246.63
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		22	240.61	246.63
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		23	240.61	246.63
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		24	240.61	246.63
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		25	241.57	247.61
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		26	246.38	252.54
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		27	252.16	258.46
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		28	261.54	268.08
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		29	269.24	275.97
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		30	273.09	279.92
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		31	278.87	285.84
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		32	284.64	291.76
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		33	288.25	295.46
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		34	292.10	299.40
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		35	294.03	301.38
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		36	295.95	303.35
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		37	297.88	305.33
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		38	299.80	307.30
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		39	303.65	311.24
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		40	307.50	338.25
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		41	313.27	346.16
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		42	318.81	354.52
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		43	326.51	366.02
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		44	336.13	380.50
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		45	347.44	397.82
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		46	360.92	418.67
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		47	376.07	442.63
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		48	393.40	470.51
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		49	410.48	499.55
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		50	429.73	526.42
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		51	448.74	549.71
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		52	469.67	575.35
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		53	490.84	601.28
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		54	513.70	629.28
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		55	536.56	657.29
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		56	561.34	687.64
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		57	586.37	718.30
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		58	613.07	751.01
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		59	626.31	767.23
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		60	653.02	799.95
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		61	676.11	828.23
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		62	691.27	846.81
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User		63	710.28	870.09
	79279PA0130004	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over		721.83	884.24
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	0-14		184.07	184.07
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		15	200.43	200.43
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		16	206.68	206.68
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		17	212.94	212.94
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		18	219.68	219.68
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		19	226.41	226.41
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		20	233.39	233.39
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		21	240.61	246.63
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		22	240.61	246.63
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		23	240.61	246.63
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		24	240.61	246.63
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		25	241.57	247.61
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		26	246.38	252.54
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		27	252.16	258.46
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		28	261.54	268.08
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		29	269.24	275.97
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		30	273.09	279.92
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		31	278.87	285.84
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		32	284.64	291.76
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		33	288.25	295.46
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		34	292.10	299.40
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		35	294.03	301.38
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		36	295.95	303.35
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		37	297.88	305.33
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		38	299.80	307.30
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		39	303.65	311.24
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		40	307.50	338.25
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		41	313.27	346.16
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		42	318.81	354.52
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		43	326.51	366.02
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		44	336.13	380.50
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		45	347.44	397.82
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		46	360.92	418.67
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		47	376.07	442.63
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		48	393.40	470.51
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		49	410.48	499.55
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		50	429.73	526.42
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		51	448.74	549.71
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		52	469.67	575.35
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		53	490.84	601.28
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		54	513.70	629.28
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		55	536.56	657.29
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		56	561.34	687.64
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		57	586.37	718.30
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		58	613.07	751.01
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		59	626.31	767.23
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		60	653.02	799.95
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		61	676.11	828.23
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		62	691.27	846.81
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User		63	710.28	870.09
	79279PA0130004	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over		721.83	884.24
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14		146.77	146.77
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User		15	159.82	159.82
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User		16	164.81	164.81
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User		17	169.80	169.80
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User		18	175.17	175.17
	79279PA0080001	Rating Area 1	Tobacco User				



	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	51	357.82	438.33
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	52	374.51	458.77
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	53	391.39	479.45
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	54	409.62	501.78
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	55	427.85	524.12
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	56	447.61	548.32
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	57	467.56	572.76
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	58	488.86	598.85
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	59	499.41	611.78
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	60	520.71	637.87
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	61	539.13	660.43
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	62	551.21	675.23
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	63	566.37	693.80
	79279PA0080001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	575.58	705.09
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	146.77	146.77
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	15	159.82	159.82
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	16	164.81	164.81
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	17	169.80	169.80
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	18	175.17	175.17
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	19	180.54	180.54
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	20	186.10	186.10
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	21	191.86	196.66
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	22	191.86	196.66
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	23	191.86	196.66
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	24	191.86	196.66
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	25	192.63	197.45
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	26	196.46	201.37
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	27	201.07	206.10
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	28	208.55	213.76
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	29	214.69	220.06
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	30	217.76	223.20
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	31	222.37	227.93
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	32	226.97	232.64
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	33	229.85	235.60
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	34	232.92	238.74
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	35	234.45	240.31
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	36	235.99	241.89
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	37	237.52	243.46
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	38	239.06	245.04
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	39	242.13	248.18
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	40	245.20	269.72
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	41	249.80	276.03
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	42	254.21	282.68
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	43	260.35	291.85
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	44	268.03	303.41
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	45	277.05	317.22
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	46	287.79	333.84
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	47	299.88	352.96
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	48	313.69	375.17
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	49	327.31	398.34
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	50	342.66	419.76
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	51	357.82	438.33
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	52	374.51	458.77
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	53	391.39	479.45
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	54	409.62	501.78
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	55	427.85	524.12
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	56	447.61	548.32
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	57	467.56	572.76
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	58	488.86	598.85
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	59	499.41	611.78
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	60	520.71	637.87
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	61	539.13	660.43
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	62	551.21	675.23
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	63	566.37	693.80
	79279PA0080001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	575.58	705.09
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	166.15	166.15
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	15	180.92	180.92
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	16	186.57	186.57
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	17	192.21	192.21
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	18	198.29	198.29
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	19	204.38	204.38
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	20	210.67	210.67
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	21	217.19	222.62
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	22	217.19	222.62
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	23	217.19	222.62
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	24	217.19	222.62
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	25	218.06	223.51
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	26	222.40	227.96
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	27	227.62	233.31
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	28	236.09	241.99
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	29	243.04	249.12
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	30	246.51	252.67
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	31	251.72	258.01
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	32	256.94	263.36
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	33	260.19	266.69
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	34	263.67	270.26
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	35	265.41	272.05
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	36	267.14	273.82
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	37	268.88	275.60
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	38	270.62	277.39
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	39	274.09	280.94
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	40	277.57	305.33
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	41	282.78	312.47
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	42	287.78	320.01
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	43	294.73	330.39
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	44	303.41	343.46
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	45	313.62	359.09
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	46	325.79	377.92
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	47	339.47	399.56
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	48	355.11	424.71
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	49	370.53	450.94
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	50	387.90	475.18
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	51	405.06	496.20
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	52	423.95	519.34
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	53	443.07	542.76
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	54	463.70	568.03
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	55	484.33	593.30
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	56	506.70	620.71
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	57	529.29	648.38
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	58	553.40	677.92
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	59	565.35	692.55
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	60	589.45	722.08
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	61	610.30	747.62
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	62	623.99	764.39
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	63	641.14	785.40
	79279PA0130002	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	651.57	798.17
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	166.15	166.15
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	15	180.92	180.92
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	16	186.57	186.57
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	17	192.21	192.21
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	18	198.29	198.29
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	19	204.38	204.38
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	20	210.67	210.67
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	21	217.19	222.62
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	22	217.19	222.62
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	23	217.19	222.62
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	24	217.19	222.62
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	25	218.06	223.51
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	26	222.40	227.96
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	27	227.62	233.31
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	28	236.09	241.99
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	29	243.04	249.12
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	30	246.51	252.67
	79279PA0130002	Rating Area 4	Tobacco User			



	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	58	553.40	677.92
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	59	565.35	692.55
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	60	589.45	722.08
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	61	610.30	747.62
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	62	623.99	764.39
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	63	641.14	785.40
	79279PA0130002	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	651.57	798.17
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	148.96	148.96
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	15	162.20	162.20
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	16	167.26	167.26
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	17	172.33	172.33
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	18	177.78	177.78
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	19	183.23	183.23
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	20	188.88	188.88
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	21	194.72	199.59
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	22	194.72	199.59
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	23	194.72	199.59
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	24	194.72	199.59
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	25	195.50	200.39
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	26	199.39	204.37
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	27	204.07	209.17
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	28	211.66	216.95
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	29	217.89	223.34
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	30	221.01	226.54
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	31	225.68	231.32
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	32	230.35	236.11
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	33	233.27	239.10
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	34	236.39	242.30
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	35	237.95	243.90
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	36	239.51	245.50
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	37	241.06	247.09
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	38	242.62	248.69
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	39	245.74	251.88
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	40	248.85	253.74
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	41	253.53	260.15
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	42	258.00	266.90
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	43	264.24	273.91
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	44	272.02	307.93
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	45	281.18	321.95
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	46	292.08	338.81
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	47	304.35	358.22
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	48	318.37	380.77
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	49	332.19	404.28
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	50	347.77	426.02
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	51	363.15	444.86
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	52	380.09	465.61
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	53	397.23	486.61
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	54	415.73	509.27
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	55	434.23	531.93
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	56	454.28	556.49
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	57	474.53	581.30
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	58	496.15	607.78
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	59	506.86	620.90
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	60	528.47	647.38
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	61	547.16	670.27
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	62	559.43	685.30
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	63	574.81	704.14
	79279PA0090001	Rating Area 1	Tobacco User/Non-Tobacco User	64 and over	584.16	715.60
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	148.96	148.96
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	15	162.20	162.20
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	16	167.26	167.26
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	17	172.33	172.33
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	18	177.78	177.78
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	19	183.23	183.23
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	20	188.88	188.88
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	21	194.72	199.59
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	22	194.72	199.59
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	23	194.72	199.59
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	24	194.72	199.59
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	25	195.50	200.39
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	26	199.39	204.37
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	27	204.07	209.17
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	28	211.66	216.95
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	29	217.89	223.34
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	30	221.01	226.54
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	31	225.68	231.32
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	32	230.35	236.11
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	33	233.27	239.10
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	34	236.39	242.30
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	35	237.95	243.90
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	36	239.51	245.50
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	37	241.06	247.09
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	38	242.62	248.69
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	39	245.74	251.88
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	40	248.85	253.74
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	41	253.53	280.15
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	42	258.00	286.90
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	43	264.24	296.21
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	44	272.02	307.93
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	45	281.18	321.95
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	46	292.08	338.81
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	47	304.35	358.22
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	48	318.37	380.77
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	49	332.19	404.28
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	50	347.77	426.02
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	51	363.15	444.86
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	52	380.09	465.61
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	53	397.23	486.61
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	54	415.73	509.27
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	55	434.23	531.93
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	56	454.28	556.49
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	57	474.53	581.30
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	58	496.15	607.78
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	59	506.86	620.90
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	60	528.47	647.38
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	61	547.16	670.27
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	62	559.43	685.30
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	63	574.81	704.14
	79279PA0090001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	584.16	715.60
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	0-14	108.91	108.91
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	15	118.59	118.59
	79279PA0100001	Rating Area 1	Tobacco User/Non-Tobacco User	1		



79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	0-14	108.91	108.91
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	15	118.59	118.59
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	16	122.29	122.29
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	17	125.99	125.99
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	18	129.97	129.97
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	19	133.96	133.96
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	20	138.09	138.09
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	21	142.36	145.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	22	142.36	145.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	23	142.36	145.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	24	142.36	145.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	25	142.93	146.50
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	26	145.78	149.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	27	149.19	152.92
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	28	154.75	158.62
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	29	159.30	163.28
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	30	161.58	165.62
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	31	165.00	169.13
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	32	168.41	172.62
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	33	170.55	174.81
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	34	172.83	177.15
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	35	173.96	178.31
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	36	175.10	179.48
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	37	176.24	180.65
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	38	177.38	181.81
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	39	179.66	184.15
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	40	181.94	200.13
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	41	185.35	204.81
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	42	188.63	209.76
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	43	193.18	216.55
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	44	198.88	225.13
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	45	205.57	235.38
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	46	213.54	247.71
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	47	222.51	261.89
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	48	232.76	278.38
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	49	242.87	295.57
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	50	254.25	311.46
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	51	265.50	325.24
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	52	277.89	340.42
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	53	290.41	355.75
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	54	303.94	372.33
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	55	317.46	388.89
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	56	332.13	406.86
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	57	346.93	424.99
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	58	362.73	444.34
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	59	370.56	453.94
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	60	386.37	473.30
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	61	400.03	490.04
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	62	409.00	501.03
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	63	420.25	514.81
79279PA0100001	Rating Area 4	Tobacco User/Non-Tobacco User	64 and over	427.08	523.17